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AFFORDABLE HOUSING IN
HISTORIC DISTRICTS

Julia Josephine Jackman Blackett

A THESIS

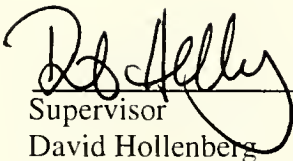
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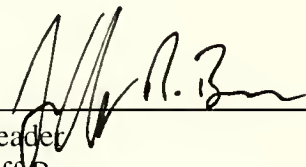
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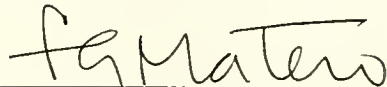
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TABLE OF CONTENTS


INTRODUCTION	1
THE PROBLEM	2
THESIS TOPIC	6
THESIS METHOD	8
PREVIOUS METHODS OF PROVIDING AFFORDABLE HOUSING	19
CHAPTER ONE:STRAWBERRY MANSION HISTORY	22
DEMOGRAPHIC INFORMATION	25
	26
PHYSICAL DESCRIPTION	27
STRAWBERRY MANSION - LOCAL HISTORIC DISTRICT	32
CHAPTER TWO: FEDERAL PROGRAMS	34
SECTION 106	36
TAX INCENTIVES	37
LOW-INCOME HOUSING TAX CREDIT	38
INTERACTION OF THE LOW-INCOME HOUSING AND HISTORIC REHABILITATION TAX CREDIT	45
PROPOSED 1995 HISTORIC HOMEOWNERSHIP ASSISTANCE ACT, H.R. 1662	47
COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS (CDBG)	49
NATIONALLY AVAILABLE METHODS OF CREATING LOW INCOME HOUSING	50
CHAPTER THREE: PENNSYLVANIA - PHILADELPHIA PROGRAMS	53
PENNSYLVANIA PROGRAMS	54
PHILADELPHIA PROGRAMS	57
OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT(OHCD) PROGRAMS:.....	58
REDEVELOPMENT AUTHORITY (RDA)PROGRAMS:.....	59
PHILADELPHIA HOUSING DEVELOPMENT CORPORATION (PHDC) PROGRAMS:.....	60

TABLE OF CONTENTS

CHAPTER FOUR: STRAWBERRY MANSION - DEVELOPMENT 61



.....	61
PREVIOUS DEVELOPMENT PLANS	62
CURRENT POPULATION AND HOUSING CONDITIONS	63
PAST DEVELOPMENT PLANS	64
STRAWBERRY MANSION CONSERVATION AREA: 1963.....	64
PHILADELPHIA HOUSING DEVELOPMENT CORPS: 1965	64
1966 MODEL CITIES PLAN	65
1966 PHDC SITE PLAN.....	66
RECENT AREA PLANS	67
c. 1987 NORTH PHILADELPHIA PLAN.....	69
1993 REVITALIZATION PROJECT.....	70
CURRENT SITUATION	72
CHAPTER FIVE: PHILADELPHIA DISTRICTS	77
PHILADELPHIA GROWTH	78
PHILADELPHIA AFFORDABILITY	79
CONSERVATION DISTRICTS.....	81
LOCAL HISTORIC DISTRICTS	84
WEST DIAMOND STREET HISTORIC DISTRICT	86
WEST PARKSIDE	87
A NEW KIND OF LOCAL HISTORIC DISTRICT FOR PHILADELPHIA.....	88
PHILADELPHIA STRATEGIES.....	93
CHAPTER SIX: BOSTON DISTRICTS	95
BOSTON HOUSING AGENCIES	98
CITY PROGRAMS	99
BOSTON'S HISTORIC DISTRICTS	103

TABLE OF CONTENTS

ROXBURY	105
CHAPTER SEVEN: PROVIDENCE - DISTRICTS	109
STATE PROGRAMS	112
CITY PROGRAMS	114
PROVIDENCE PLAN HOUSING CORPORATION (PPHC)	115
PROVIDENCE PRESERVATION SOCIETY REVOLVING FUND (PPS)	116
PROVIDENCE HISTORIC DISTRICTS WITH AFFORDABLE HOUSING ISSUES.....	117
STRATEGIES: PROVIDENCE	118
CHAPTER EIGHT	120
APPENDIX A : ILLUSTRATIONS	125
BIBLIOGRAPHY	129
INDEX	134

TABLE OF FIGURES

MAPS

G.L. BARNES MAP OF PHILADELPHIA, SHOWING NORTH PHILADELPHIA AND STRAWBERRY MANSION. FREE LIBRARY OF PHILADELPHIA MAP COLLECTION.	21
STREET MAP OF PROPOSED STRAWBERRY MANSION DISTRICT	28
DETAILED MAP OF THE PROPOSED STRAWBERRY MANSION DISTRICT	31
MAP SHOWING 1966 SITE PLAN, 1966 REDEVELOPMENT, 1994 PROPOSED HISTORIC DISTRICT, DIAMOND STREET LOCAL DISTRICT.....	68
WEST DIAMOND STREET NATIONAL HISTORIC DISTRICT.	86
PROVIDENCE, RHODE ISLAND WITH NATIONAL REGISTER DISTRICTS INDICATED IN HATCHED GREY. PROVIDENCE HISTORIC DISTRICT COMMISSION.	110

GRAPHS

HISTORIC REHABILITATION PROJECTS INVOLVING HOUSING.....	46
STRAWBERRY MANSION HOUSING OCCUPANCY, 1990.	63
PHILADELPHIA HOUSING OCCUPANCY, 1990	63
THOSE PAYING MORE THAN 30% OF INCOME FOR HOUSING. BOSTON MASSACHUSETTS, 1990 CENSUS.....	98

ILLUSTRATIONS*

FONTAIN STREET, STRAWBERRY MANSION, 1998. THIS STREET OF WELL-KEPT BRICK ROWHOUSES ARE PRIMARILY OWNER OCCUPIED.....	ii, 27
MONTGOMERY STREET, STRAWBERRY MANSION PHILADELPHIA. 1998.....	iii, 62

* Photographs taken by Julie Blackett, 1998.

TABLE OF FIGURES

CORNER OF NATRONA AND MONTGOMERY STREETS, STRAWBERRY MANSION, PHILADELPHIA, 1998.....	1
ROWHOUSES ON MONTGOMERY STREET SHOWING INAPPROPRIATE ALTERATION. STRAWBERRY MANSION, PHILADELPHIA, 1998.....	13
NEW BETH ISRAEL SYNAGOGUE. CONSTRUCTED 1907, STRAWBERRY MANSION PHILADELPHIA, 1998.....	24
FONTAIN STREET, TWO STORY OWNER OCCUPIED HOMES, STRAWBERRY MANSION, 1998.....	26
TWO STORY HOUSE. “HOUSES AT ENGLSIDE TERRACE: THE NEW OXFORD STREET ENTRANCE TO THE PARK.” FREE LIBRARY OF PHILADELPHIA, PRINT AND PICTURE DEPARTMENT, PHILADELPHIANA.....	29
33 RD AND DAUPHIN C.1900. TEMPLE URBAN ARCHIVES. PRINT COLLECTION.	34
SIDE FACADE OF ABANDONED APARTMENT BUILDING AT MONTGOMERY ON NATRONA STREET, STRAWBERRY MANSION, 1998.	53
ROW ON MONTGOMERY STREET, 1998.	61
MAN ON HIS PORCH WATCHES AS A NEIGHBORING HOUSE GOES DOWN. CECIL B. MOORE AVENUE, STRAWBERRY MANSION, 1998.	73
AFTER DEMOLITION IS COMPLETE THE TWO HOUSES WITH PEAKED ROOFS WILL BE THE ONLY ONES LEFT ON THE BLOCK. CECIL B. MOORE AVENUE, STRAWBERRY MANSION, 1998.....	73
PARTIALLY DEMOLISHED HOUSE AND CRANE AT THE CORNER OF NATRONA AND CECIL B. MOORE STREETS, STRAWBERRY MANSION, 1998.	74

TABLE OF FIGURES

INSET PORCH OF ABANDONED APARTMENT BUILDING ON 3200 BLOCK OF OXFORD STREET, STRAWBERRY MANSION, 1998.....	77
ROW OF 18 ROOM HOUSES FACING FAIRMOUNT PARK ON 33 RD STREET, STRAWBERRY MANSION, 1998.....	94
DETAIL OF ORIGINAL SPINDLEWORK ON PORCH. NATRONA STREET, STRAWBERRY MANSION, 1998.....	95
ROW ON MONTGOMERY STREET. STRAWBERRY MANSION, 1998.....	119
APPENDIX A	
PANORAMA OF 33 RD STREET, STRAWBERRY MANSION 1991. PHOTOS COURTESY OF THE PHILADELPHIA PRESERVATION ALLIANCE.....	APPENDIX A: 126
PANORAMA OF NATRONA STREET, STRAWBERRY MANSION 1991. PHOTOS COURTESY OF THE PHILADELPHIA PRESERVATION ALLIANCE.....	APPENDIX A: 127
PANORAMA OF MONTGOMERY STREET, STRAWBERRY MANSION, 1991	APPENDIX A: 128

INTRODUCTION

AFFORDABLE HOUSING IN HISTORIC DISTRICTS



THE CORNER OF NATRONA AND MONTGOMERY STREETS, STRAWBERRY MANSION, 1998

THE PROBLEM

Each year the number of abandoned housing units in American inner-cities increases. Each year housing becomes less affordable and less available particularly for low-income citizens. As levels of affordability and availability both decrease, the housing affordability gap grows. A host of policies and practices and social attitudes, discouraging older cities in general, and inner cities in particular, are deeply ingrained in the American housing system. Policies and funding cutbacks discourage the recycling of the existing sturdily built housing stock and thus encourage the abandonment of central cities and neighborhoods.

AFFORDABLE HOUSING

Homeownership is the foundation of the American Dream. The Dream is so integral to the American economy that is designed that middle-income households, the basis of the home buying system, are subsidized, primarily through the mortgage interest federal tax deductions, to a greater extent than low-income families who are more in need. Renters are more likely to have limited financial means than homeowners. Often people have bad credit or no substantial savings, and so are unable to purchase a home. Yet these people struggling to make ends meet, are forced to purchase fewer housing-amenities, in terms of space, quality, location and the ability to personalize, for the same amount of housing as a homeowner. This system has for a long time, and continues to be biased against low-income households that are usually unable to afford to purchase housing. Because homeownership is so vital to the American economy and way of life, initiatives made by the department of Housing and Urban Development (HUD), Fannie Mae (FNMA) and other government agencies, have begun to change this trend. There

have always been opportunities for affordable homeownership, in some neighborhoods people have been more successful at taking advantage of what is available. Renters are expected to pay slightly more of their income for housing (30%) than are homeowners (27%). Nevertheless over 60% of the low-, to very low-income homeowners face problems of affordability.¹

Affordability is generally defined by the percent of income required to pay for housing costs, according to recommended guidelines established by the Federal government. Publicly subsidized rental housing tenants are expected to spend no more than 30% of their earned income, while homeowners are expected to spend no more than 27%. Yet, low-income renters in un-subsidized housing are often forced to spend 60% or more of their income on housing. This means that low-income Americans, more often than not, are paying for housing at a level that is substantially above “affordable”.

The situation for low-income households desiring to purchase a home was worsening as subsidies disappear, and affordability decreased. In the late 1980s a downpayment on a house consumed one half of a home buyers’ yearly income, while in the 1970s a downpayment was approximately one third of an income. This decrease in affordability was due to the appreciation of house values.² With the improvement of the economy in the late 1990s, programs have been devised specifically to lower downpayments for affordable housing. Though these government programs are beginning, alleviate the problem of affordability, as of 1990 only one of five households that qualify for low-income housing benefits actually receive them.³

¹Boston Executive Summary, p.3.

²Daralice Boles, "Affordable Housing", *Progressive Architecture*, February 1987.

³*The Economist*, "Public Housing, So where do the Poorest Go?", June 7, 1997, p.24.

THE IMPORTANCE OF HISTORIC DISTRICTS

"Preservation of historic properties for low- and moderate-income households is a critical issue both from the standpoint of families in need of decent housing and in light of the many large, historic properties which are suitable for multi-family occupancy as rental or cooperative units. The importance of these buildings to the community's image is underscored by their existence on many of the most prominent and visible streets in North Philadelphia."⁴

Historic districts provide a mechanism to assist in maintaining buildings in the physical space in which they originally existed. Maintaining this original configuration provides the opportunity for generations into the future to experience an entire piece of a city as it was laid out. Much of the cultural and historical information that we seek to keep in the practice of historic preservation in such districts lies in the patterns of the streets and their juxtaposition to the buildings.

Often a building is more likely to be preserved when it is the last of its kind. This occurs when we finally recognize the cultural importance that a work of architecture holds. Buildings preserved in this context most often become museum pieces, and are unusable as a part of everyday life. On the other hand, buildings preserved and rehabilitated in the context of an entire district can be interpreted more completely. These buildings can be easily read for what they were meant to be. For example they can be realized and used as a home, rather than as a museum piece. The ability to interpret more fully, a space through time is an essential outcome of preserving districts. Further, in the case of houses, the buildings can be used from day to day because there are many of them, and though they must be well taken care of, they are not so precious that they must

⁴"North Philadelphia Plan: a Plan for Revitalization", Philadelphia City Planning Commission, p.42.

be treated as museum pieces. People living in a historic district are able to experience the cityscape, and change it gradually as their needs change.

Part of a community is the built environment and physical landmarks in it. If these culturally important landmarks, churches, grand houses, streetscapes, corner stores, are changed beyond recognition, an atmosphere of instability sets in and residents begin to divorce themselves from their surroundings. A policy of managed change administered through preservation can enable the residents to better control their living conditions and may provide a greater sense of ownership.

A SOLUTION

Many Americans live below the poverty line. Low wages, exacerbated by few affordable housing choices, the daily expenses of food, clothes, and healthcare, force households to spend more than the government specified 30% of earned income on housing. Government programs providing subsidies for food, housing, and housing development, have been posed over the years, and some of these have helped to ameliorate the situation. One solution has been to rent or sell older houses, rehabilitated using government subsidies, to low-income families. This is an attempt to maximize the minimal funds available for housing. The result is the maintenance of older housing stock and the beginning of revitalization of urban neighborhoods. It not only provides housing and preserves cultural resources, but also reuses existing infrastructure and slows the degrading of the natural lands.⁵

⁵ It should not be overlooked that life in the city is directly related to what occurs in the suburbs and the country, and other countries as well. The more that Americans decide that cities are unfit for living, the further spread out we get, and the more we waste. We demolish wetlands, forests, estuaries, beaches etc., here and abroad. These natural landscapes are not only things of beauty for people to live in, or destroy, as the case may be. They are part of the ecosystem of the earth, they are homes of endangered species, they are rare and getting more rare landscapes, and they are full of natural resources that could benefit people if

Affordable housing in historic districts can be seen as an outgrowth of a sustainable method of housing development. Buildings are durable commodities that can be used for decades. The addition of historic districts into the housing equation requires closer attention to the built environment as a whole, as well as a closer connection to the neighborhood by residents, government offices and public agencies. If people begin to care about the places where they live, they may begin to care about them. Historic districts can help give underprivileged urban residents ownership of an unusually valuable commodity.

THESIS TOPIC

This thesis focuses on a specialized subgroup of historic districts that are located, not by chance, in areas where the residents spend more than 30%, and sometimes as much as 70%, of their income on housing. The juxtaposition of affordable housing and historic districts raises questions that are challenging to solve, but also can create satisfying solutions. In this paper I will discuss some of the problems that are encountered and the solutions that have developed in previous and continuing attempts to make low-income housing in historic districts thrive.

The focus will be on locally designated historic districts, where in many cases specific design guidelines provide neighborhoods with a developed aesthetic. National Register districts, and National Register eligibles will be discussed generally as a method of using the National Historic Preservation Act to help to finance projects. Finally I will attempt to identify what it is that makes the solutions successful and how they might be applied to Strawberry Mansion. I will attempt to demonstrate that affordable housing and historic districts support each other well and that the combination of the two is a logical

we were not so eager to destroy them.

solution for two constant problems: an increasing housing affordability gap, and a deteriorating urban housing stock.

To a large extent this thesis grows out of broader concerns related to the decline of the inner city, and the social unrest that has come with it. The breakdown of the American Family, expanding drug culture, and high crime rates may be linked to the clustering of low income and minority people within the inner-city. People are left without the resources, a primary one being education, to live well. Community groups around the nation are attacking the problem of urban decay from all angles including education, employment, economics, health, and housing. In Strawberry Mansion, the neighborhood chosen as a case study for this thesis, in the 1930s Jewish residents, gaining financial stability left, and Blacks, still struggling, settled. The remaining high concentration of poor residents could not sustain the neighborhood physically or economically.

Those left in the cities do not have the financial resources to make the needed changes, and those who have the resources do not care to invest. Safe and healthy communities are essential to all in to order to contribute to society and live productive lives. Preservation, when administered carefully, may be a part of creating a productive environment in which people do well.

Preservation is often accused of being elitist. The Lincoln Monument, the Washington Monument, Monticello, and Grand Central Station carry such symbolic importance that it is difficult to argue that they are not of cultural importance to the Country. Money is usually available to care for these monuments because they are so important culturally and touristically. Preservationists are able to take care of, and take interest in this type of structure, site, or landscape because money is available for work to be done. Often times though, these culturally important monuments serve little practical

use. This lack of practicality makes the attention that is given to them appear elitist. Fortunately grass roots organizations, lending institutions, and municipalities are learning how to take advantage of the benefits of historic preservation to make affordable housing not only viable but profitable and beneficial to the community.⁶

THESIS METHOD

"The challenge for communities, policy makers, and planners in the years ahead is to build upon the strengths and resources of this area, to focus City and private actions in ways that support the needs and aspirations of those now in North Philadelphia, and to offer opportunities for newcomers to reoccupy its vacant homes and storefronts, and become part of its rich neighborhood base."⁷

In conducting research, I have focused on initiatives that have been used to strengthen historic districts within existing urban, low-income communities. Historic districts have been a part of providing decent affordable housing, a sense of history, human scale and personal investment in some neighborhoods.

Examples of existing historic districts that have taken measures to provide affordable housing are drawn from the cities of Boston, Philadelphia, and Providence, Rhode Island. This range of cities has been selected to highlight the range of solutions emerging from legislative differences at the state and city level. The contrast in preservation laws between the sample cities leads to notable variations at the community

⁶ Cushing N. Dolbeare, "Housing in Philadelphia: A Report for the Public Interest Law Center of Philadelphia", June 1988, p.6. Dolbeare suggests using housing as a community building tool, to combat poverty and increase livability. The same theory applies to using Historic Preservation and affordable housing as a community building tool.

⁷"North Philadelphia Plan: A guide to revitalization." Philadelphia City Planning Commission, no date given.

development level as well. An examination of the methods used to establish and manage these districts, and their ensuing level of success may provide insight into developing successful projects in the future.

With the information gathered, suggestions will be made for the Strawberry Mansion South neighborhood, of North Philadelphia. This is a neighborhood with a population that is primarily low-income and 99% African American. The built environment is mostly residential with churches, synagogues, factories, and car garages scattered throughout. The residential buildings, for the most part, were built as speculative housing and represent an eclectic mix of Victorian styles.

The Philadelphia Historical Commission expects Strawberry Mansion to gain local historic district status within ten years. Meanwhile, several programs are already in place in Strawberry Mansion, which create and preserve affordable housing, and therefore preserve historic buildings. Extracting pertinent information from examples of low income housing in historic districts in other cities may provide information that will increase the viability of the Strawberry Mansion as a local historic district with affordable housing.

NATIONAL V. LOCAL HISTORIC DISTRICTS

Historic districts are a site or group of buildings in physical proximity to one another. There may be as few as five buildings in a district, but usually they create a specific sense of place and have some historical relationship to each other.

Nomination of historic districts occurs at national level, a local level, or both. Historic districts can be nominated as such when some person or group of people finds that a site is holds cultural importance. The two types of districts often overlap

geographically, and sometimes local districts are completely encompassed by a national district. A set of given regulations and benefits, that assist in preserving cultural resources, support both local and national districts. Though the given reasons for choosing to designate a district locally or nationally, are fairly straightforward, the set of tools that come with each of them is often the motivation for deciding that kind of district to use.

National historic districts are often described as having "no teeth" because though the Secretary of the Interior's Standard's must be followed, changes made with private funds are not subject to restrictions. Section 106 requires that any project that is federally funded go through a review process, but in the end if it is determined that there is no other way to complete a construction project, historic buildings may be compromised or demolished.

The Historic Rehabilitation Tax Credit⁸ (HRTC) is available to buildings in National Register districts, as well as those not in a National Register district that are deemed "eligible" or "certified". HRTC decreases development costs on non-owner occupied housing. The availability of this tax credit has led to a large amount of rehabilitation work in National Historic Districts. Developers working in the Strawberry Mansion historic area, which is neither a local nor national register district, have taken advantage of the ability to use HRTC for sites that are deemed as "eligible" for the tax credits. To use the "eligible" criteria the developer goes through the National nomination process for the building/s to be rehabilitated, and designates that single site. This process is more likely to be successful in an area like Strawberry Mansion where the Historical Commission has already shown an interest in its historicity.

⁸ See Chapter One, "Federal Programs" for a more extensive explanation of the Historic Rehabilitation Tax Credit.

Local Historic districts usually provide more protection for listed and eligible properties because permits are required for construction and demolition. The forming of, and rules for local historic districts vary across municipalities. Following are some generally applied methods used by some municipalities.

Most often a case arises when a property owner wishes to make a change to a historic structure. Plans of the building and the desired changes are brought to the State Historic Preservation Officer/Commission for review. The property owner must obtain a Certificate of appropriateness which when received indicates that the alterations to be done fit within the Commission's criteria. If the Certificate is not given with the first set of plans submitted the Commission will work with the property owner until a suitable alteration is agreed upon. Demolition Permit applications may go through a similar review. The Commission requires that a property owner planning to demolish have specific plans for the vacant lot. A delay period is imposed on the demolition during which time the owner is required to attempt to sell the property to a party that can use the existing building. This requirement lessens the possibility of a legal "taking" of property, because the owner may successfully sell her property and receive its partial worth. Though local Historic Ordinances cannot prevent demolition completely, the requirements are such that a property owner may be persuaded to do otherwise.

Guidelines for local historic districts vary from city to city. Most municipalities base their standards on the Secretary of the Interior Standards. These are meant to control changes made for adaptive reuse, prevent the loss of historic integrity and prevent demolition.

Exacting rehabilitation standards sometimes require expensive replacement materials and repairs that make owning and renting historic housing units expensive. The regulations imposed by local historic districts are central to the accusation that historic

preservation is elitist. Available governmental programs that have been developed to make meeting these standards affordable are a key in making affordable housing in historic districts work. In fact when all is totaled maintenance for historic homes can be less expensive than it is for conventional homes.

The Historical Commission plans to designate Strawberry Mansion as a local Historic District so that the buildings are protected from inappropriate adaptive reuse and demolition. Protection from demolition is particularly important in this area of the city where buildings are allowed to deteriorate, and where Philadelphia's Office of Community Housing and Development (OHCD) has specific plans in neighboring areas to demolish physically sound buildings in order to create a less dense urban area, an urban-new-urbanism.

This thesis focuses on Local Historic districts because problems that may be faced in combining affordable housing and historic districts is more acute than in National Register districts. Some of these examples will be both nationally and locally designated due to spatial overlap.

SECRETARY OF THE INTERIOR STANDARDS

The Secretary of the Interior Standards for Rehabilitation provide a standard by which rehabilitation projects designated as historic must follow. These standards act as a reminder to treat structures with care, to avoid harsh and irreversible treatments and to make adaptations to structures in an aesthetically sensitive manner. The Secretary of Interior Standards for Rehabilitation ensure that historically and architecturally significant features are preserved, the Standards are instrumental in providing historic districts with a visually distinctive character.

Sensitive treatment required in regular maintenance repairs required by the Secretary of the Interior Standards may cost more initially, but in the long run the building materials are better taken care of, and therefore will last longer. For example one of the subsidies offered in the Providence, Rhode Island specifically goes towards painting the exterior of wooden houses. This particular subsidy was devised because historically houses in Rhode Island are surfaced with wooden clapboard. Once the paint job has worn away the wooden boards may warp and split due to thermodynamic and hygroscopic conditions. Deterioration of the wooden envelope in a structure that is primarily wood, leads not only to the



loss of that material, but once the water gets into the building, other building structures and systems will fail as well. The proactive decision to make this subsidy available, not only allows a low-income household to get an inexpensive paint job, but also ultimately averts the demise of another living unit and historic resource. The community saw a universal problem and moved ahead to do what could be done to fix it.

In historic districts, where affordability is an issue, costs must be kept low so that the low-income residents can afford their current housing, and even have opportunities to improve their housing situation. Public programs provide subsidies that can be used to soften the impact the Secretary of the Interior Standards, as well as those of the municipality.

The development of mechanisms to control competition for real property in these communities as the amenities improve will ensure that low-income residents are not forced out. In low income areas historic character is most important for building community involvement and a sense of place. Residents may not be able to afford to pay more for these amenities but it is the willingness of an inner-city population to live in these buildings that will ensure their continued usefulness and longevity into the future.

THE LOW INCOME ADVANTAGE

The "filtering theory" of housing states that as the housing stock ages it will depreciate and filter down to accommodate the price range of lower income people.⁹ The person who lived in the house when it was newly constructed will have a new house built and thus create an endless supply of housing stock to filter down to those who do not have the means to build anew. Though there is the danger that as a house ages the landlord may never be able to charge a low enough rent for a truly destitute household to

⁹ Cushing Dolbeare, "Housing in Philadelphia," June 1988, p.2.

afford, this leads to eventual abandonment.¹⁰ When houses are still livable the “filtering” process puts low-income households in control of properties that once were considered very desirable by higher income populations.

“We are, as a culture, at a real threshold right now. There’s a shift from saying the suburbs are the best of all possible worlds, to saying cities also offer some great advantages.”
(Alex Krieger, professor at Harvard’s Graduate School of Design)¹¹

The shift referred to here may provide dying cities with the spark that they need to flourish, but also may increase the possibility of the displacement of current inner city residents. Efforts must be made to maintain the decent affordable housing that has been developed for and by low income people, as such, while at the same time making use of the private capital that is made available by the growing popularity of cities.

Low-income residents have an advantage because they are the people, for the most part, who live in the inner-city neighborhoods including designated and as yet unrecognized historic districts. Residents have the power to influence what is done a neighborhood, or a locally designated historic district, and may be able to stop or slow unwanted changes.

Gentrification is often a concern when formerly undesirable city neighborhoods are cleaned up and begin to look nice. Frequently households with disposable income take advantage of the low building prices in an area where real estate is beginning to appreciate. A neighborhood like Strawberry Mansion is an ideal candidate for gentrification. Proximity to the Park, downtown, and the unusual housing stock would

¹⁰ Cushing Dolbeare, “Housing in Philadelphia: A Report for the Public Interest Law Center of Philadelphia,” June, 1988, p.2.

¹¹ Daralice Boles, “Affordable Housing”, *Progressive Architecture*, February 1987, p. 25.

be likely to draw young households willing to take a risk. As people realize the cultural value inherent in these old neighborhoods the advantage of the low income residents who have some control of this desirable commodity is substantial. Whether residents own property or rent, their presence in an area allows them to put a claim on the land. If community members are aware of the financial and cultural value of their neighborhoods, they may be able to gain from, rather than being hurt by any gentrification that may take place.

GENTRIFICATION AND MIXED-INCOME NEIGHBORHOODS

Gentrification can bring money to declining cities. As property values rise so do property taxes, which increases the tax base of the city. As well when people with more expendable income live and shop in the city, commercial centers grow. Money contributes to the tax base, the social services, and jobs that allow lower income people to have a decent place to live. Lower income people provide the hard-working labor force needed to sustain a city.

America is a highly mobile society, and much of this mobility is generated by young upper income whites. This is the population most likely to move into revitalizing urban areas. Older people are not as likely to move around; they own homes and are settled. Low- income households typically move within the same geographical area because affordable choices are so limited.¹² Middle- and low- income residents may look forward to leaving their communities of origin; escaping the inner city is seen as a step forward.

¹²Beverly Ann Fleming, "The Costs and Benefits of Applying a Historic Preservation Strategy to Residential Rehabilitation in Central City neighborhoods". Thesis, Master of Urban Planning, University of Illinois at Urbana-Champaign, 1979, p.42.

One of the strengths of the historic district is that by emphasizing the unique and desirable qualities of an area it can be viewed desirably, and encourage native residents to stay in the neighborhood. This group creates a base that defines the neighborhood. Higher-income, young people seek the amenities that have been developed in the historic district by the native resident population. Mixed income communities may be a solution to decreasing the negative effects of gentrification. Levels of racial and socioeconomic segregation are decreased, allowing different people to learn from one another, as well as allowing a back and forth flow of funds.

THE NEW URBANISM

Some of the benefits already inherent in historic districts are being recognized in what has come to be called the "the New Urbanism" movement. Developers build "towns" in the suburbs designed to have the scale and density of existing urban neighborhoods, historic towns and cities. People have begun to value a way of life which allows one to know one's neighbors, and to walk to the corner store. However these same people are not willing to face the risks that go along with moving into older buildings in the central city. Because this new trend began with suburban development and as a way of life with appeal to the middle class it has also been called the "new suburbanism."¹³

If an effort was made to relocate in urban areas using the mixed-income model, we could be able to accomplish several goals at once; preservation of existing historic and older housing stock; preservation of farmlands, wetlands, and forests now used for new developments; continued use of existing infrastructure; and savings on new roads, gas

¹³*Boston Globe Magazine*, "Rebuilding the City", September 28, 1997, p.12.

and sewer lines. The most dramatic result of taking advantage of the current appreciation for a city-like lifestyle, would be the rebirth of this country's urban areas.

The September 27, 1997 *Boston Globe Magazine* article "Rebuilding the City" touches on several aspects of the New Urbanism movement, including its applications in affordable housing:

"New Urbanism has also been embraced by the federal Department of Housing and Urban Development in a campaign to tear down monolithic high-rises, built during the 1960s and '70s, replacing them with smaller-scale public housing based on the urban village model."¹⁴

The goal of implementing the new urbanism model in urban development is to decrease density, though once again this change moves towards the physical and social conditions that are already available in many historic districts. New Urbanism can be used to revitalize the very cities that are the original inspiration for the movement.¹⁵ Often it is more costly to rehabilitate existing districts than it is to build anew, but with the carefully planned coordination of public and private funding it is possible to salvage the physical and cultural value intrinsic to urban districts. A quote in the same article from John O. Norquist, mayor of Milwaukee, recognizes that preservation is not only the root, but also a vital part of the New Urbanism: "'We're trying to revalue the city by resurrecting the forms we already have."¹⁶ This statement can be read as a purely preservationist declaration. The decrepit forms of buildings that inhabit our cities can be brought to life again to service many more generations of city-dwellers.

¹⁴ The *Boston Globe*, September 27, 1997, p.25.

¹⁵ *Boston Globe Magazine*, "Rebuilding the City", September 28, 1997, p.12.

¹⁶ *ibid.*

PREVIOUS METHODS OF PROVIDING AFFORDABLE HOUSING

The Depression of the 1930s brought the first Government involvement in housing affairs. In 1934, the Fair Housing Administration (FHA) was created so that homebuyers were able to pay off their mortgages in a string of equal payments, rather than one balloon payment at the end. Buyers no longer had to save large amounts of money, and a longer time was given to pay off the loan. In 1949 the federal government through the Housing and Urban Development Act (HUD) acknowledged the affordable housing crisis and vowed to house all its citizens. President Truman put designated public housing funds into use to develop large scale public housing. At the same time the suburbs were growing. White flight from the central cities to the suburbs led to "slum" clearance and high rise projects continuing into the 1960s and 1970s.

"Projects" were the first nationwide effort to house the country's poor. Federally funded high-rise apartments provided minimal living conditions for the residents. Though these living units were built with the sparse modernism which was the architectural trend at the time, low-income residents had little choice as to whether they desired the given living condition. Large numbers of disenfranchised poor were packed into small impersonal spaces, cut off from their neighbors and any healthy social environment that may have existed in many of the slums. This lack of personal relationships in communities contributed to dangerous living conditions.

Jane Jacobs looked at these housing conditions and surmised that they were so unsafe because the design did not allow for self-surveillance or personal interactions. Parents could not watch their children playing outside, nor could they look out the window and intervene in a crime. The cubicles of the projects signified to their inhabitants that it was every man for himself; people took advantage of this arrangement.

A New York Housing Authority experiment in the Bronx developed a project with porches, and play spaces in the hallways which allowed people and children to personalize space and to socialize with neighbors closer to their apartment units. These areas became well used and created a community within the building.¹⁷ Parents no longer had to worry about their children the moment that they left the apartment.

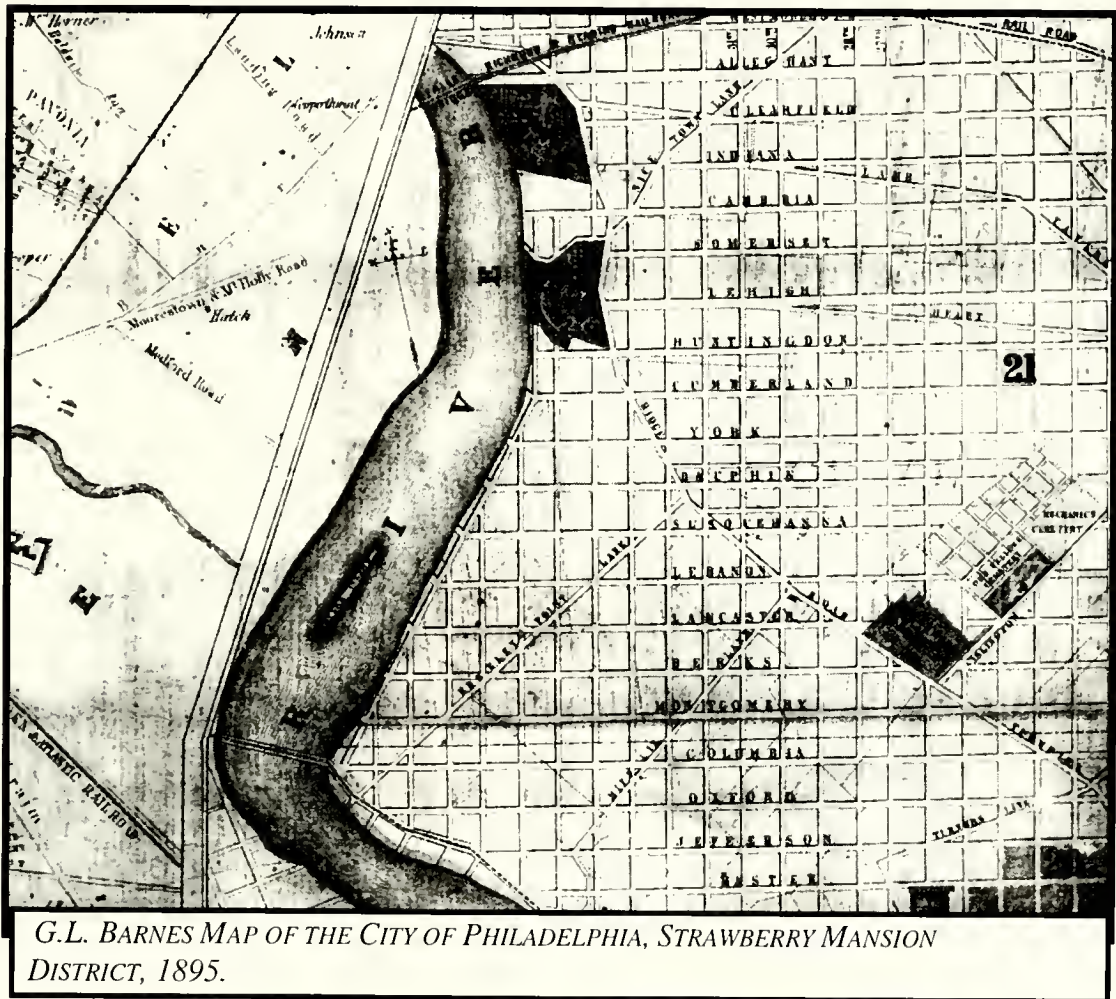
Spaces with these same functions often already exist in historic districts. Sidewalks, porches and, yards and gardens are natural meeting places. Houses with historic features are already specialized, and interior spaces can be further personalized. Historic districts can provide a healthy living environment at a price that is financially feasible.

In the following chapter, the proposed, Strawberry Mansion local historic district is fully introduced. The history and physical fabric of the neighborhood will be described so that as federal programs, initiatives, and situations in other municipalities are described Strawberry Mansion will be foremost in the reader's mind. In subsequent chapters specific case studies and methods used in the Boston, Philadelphia and Providence, Rhode Island will be presented. The methods and their outcomes will be examined for their level of effectiveness. Conclusions will be drawn as to what allows a particular method to be effective, and how successful affordable housing in those historic districts is. With these conclusions in mind, suggestions will be made to guide the development of successful, sustainable, affordable housing in a Strawberry Mansion historic district.

¹⁷ Jane Jacobs, *The Life and Death of American Cities*, 43-44.

CHAPTER ONE

HISTORY: STRAWBERRY MANSION



The Strawberry Mansion area of North Philadelphia is the point of focus of this thesis. Its culturally and architecturally significant history, as well as its current position in an apparently upward economic and social curve help to demonstrate the cyclical changes visible in many urban neighborhoods. Neighborhoods are dynamic. They change as politics, and economy change. A study of the pattern of changes and development in Strawberry Mansion South, where the neighborhood has been, and where it is going, will help to illuminate paths that might be taken in the future. Appropriate examples from other cities and neighborhoods, to be examined in following chapters, will help to illustrate situations that Strawberry Mansion may encounter, and provide possible solutions. Following is a brief description of the area, which highlights points that make Strawberry Mansion a place worthy of study.

STRAWBERRY MANSION HISTORY

Strawberry Mansion was developed as a suburb of the City of Philadelphia. The Philadelphians who settled there had the convenience of being so close to downtown that the distance was walkable, but far enough away so that the city grime did not invade their homes.¹⁸ In the 1850s Philadelphians moved to the Strawberry Mansion area to escape the congestion of the city, and enjoy the cleaner air above the Schuylkill River. In 1868, when Fairmount Park was established with North 33rd Street as its eastern boundary, these properties became very valuable. Property lines along 33rd Street that had been oriented toward the river, were reconfigured to take advantage of the park view.

¹⁸ Elise Vider, "Philadelphia Register of Historic Places Nomination for Strawberry Mansion South," 1992. (Henceforth called "Nomination")

Development began along a streetcar line that was established in 1875. By the 1890s prominent Philadelphian developers were eager to populate the neighborhood with speculative housing. Proximity to the park and access to downtown by trolley made Strawberry Mansion a desirable place to live. Housing was developed with a mixture of modest housing and larger scale housing along the Fairmount Park border and the main thoroughfares.

"This is a view of East Fairmount Park immediately adjoining the new Oxford Street entrance, our entrance, to the Park. Many such views are at hand. You may see another at the end of this pamphlet.

The land here is very high eighty feet higher than the curb levels at Broad and Market Streets, City Hall. This elevation has helped to sell our houses. We had 26 acres of land five years ago; all gone now except a few bits."¹⁹

Initially the neighborhood was sparsely populated with "Native Americans"²⁰, after whom several of the streets in the area are named: Hollingsworth, Wilt, and Fontain, are all people who first purchased land there. These properties were either held for speculation, or developed with large mansions facing the Schuylkill river.²¹

A large in-migration of Eastern European Jews in the early 1900s was the first major population change. During this time several synagogues were built to serve the residents; many of these still stand today.

¹⁹ Pemberton & Company, "Photographs and Plans of Houses at Engleside Terrace: The New Oxford entrance to the Park", 1898.

²⁰ For clarification, in the early 1900s American born Europeans called themselves Native Americans.

²¹ Barnes, "Map of the City of Philadelphia", 1895.



NEW BETH ISRAEL SYNAGOGUE, 1907.

Strawberry Mansion thrived. Residents were proud of their neighborhood, their houses and the Park, where social gatherings were scheduled regularly and people enjoyed skating, sledding and music together.

In the 1920s Blacks moved northward from the South seeking the freedom that was promised there. This migration led to vast social changes throughout the North. Many of these emigrants were drawn to, and stayed in Philadelphia, an urban environment with plenty of opportunity. The Depression brought lowered rents and high vacancy rates, especially in the larger houses. A segment of the Black emigrants settled

in Strawberry Mansion encouraged by the low downpayments offered through Federal Housing Administration (FHA) and Veterans Administration (VA) mortgages.²²

A 1957 report on racial conditions in Strawberry Mansion, states that the racial change occurred particularly rapidly. At the same time that Blacks were moving into the neighborhood, the resident Jewish population was reaching a level of financial stability so that many could afford to move on to the newer suburban neighborhoods. The commercial activity that was run by and served the Jewish population began to close down, and the size of congregations at Synagogues dwindled. Those Jews who were left felt threatened by the sudden large Black population; this led to further exodus.²³

Subsequent redlining of the neighborhood meant that further loans for the upkeep of properties was difficult to procure, and housing fell into disrepair. Struggling residents with low incomes were unable to care for the large homes in the neighborhood. By the 1950s these larger houses were being converted to multi-family, and younger and lower income families were moving in.²⁴

DEMOGRAPHIC INFORMATION

Statistics from the 1990 census provide a good idea of what Strawberry Mansion Area is like today. 99% of the residents are Black and 66% of the households have incomes less than \$23,000 a year. 32% of the population receives public assistance.

²² Nomination.

²³ "Antecedents and Consequences of Racial Changes as Seen by Informed Persons", 1957, pp. 12-15. The authors of this paper interviewed 40 people living in the neighborhood, one half of whom were white, and one fifth of whom were Black.

²⁴ Nomination.

74% of all the housing units in Strawberry Mansion were built before 1939, 84% of the owner occupied housing was built before 1939. This last statistic in particular illustrates the high coincidence of older housing, and affordable housing. A visual inspection of the neighborhood gives the impression that smaller two story houses are more likely to be occupied and well kept, while the grand three story rows and twins are often abandoned.²⁵



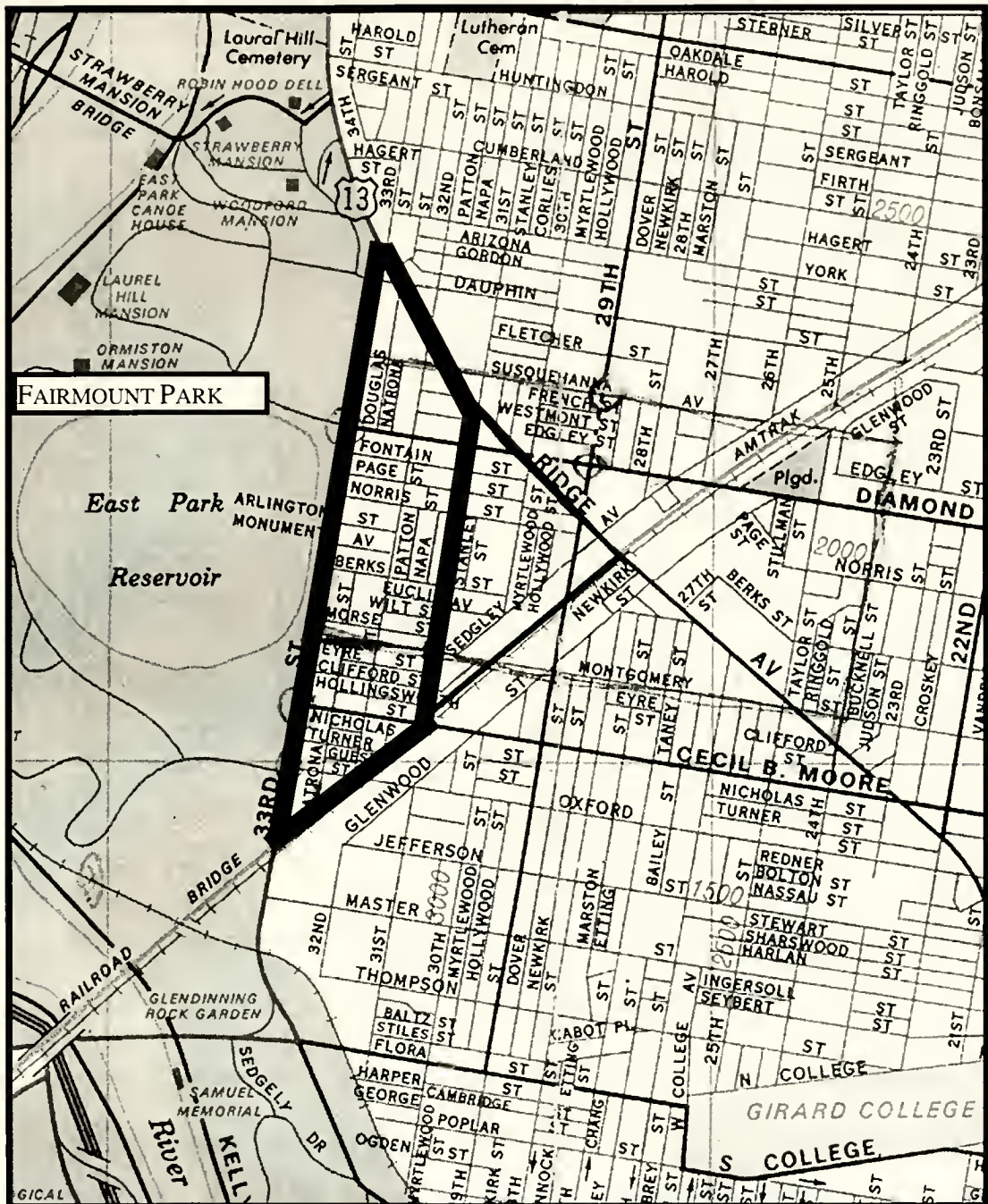
²⁵ See graphs in Chapter Four:Development Strawberry Mansion. that show occupancy rates.

PHYSICAL DESCRIPTION

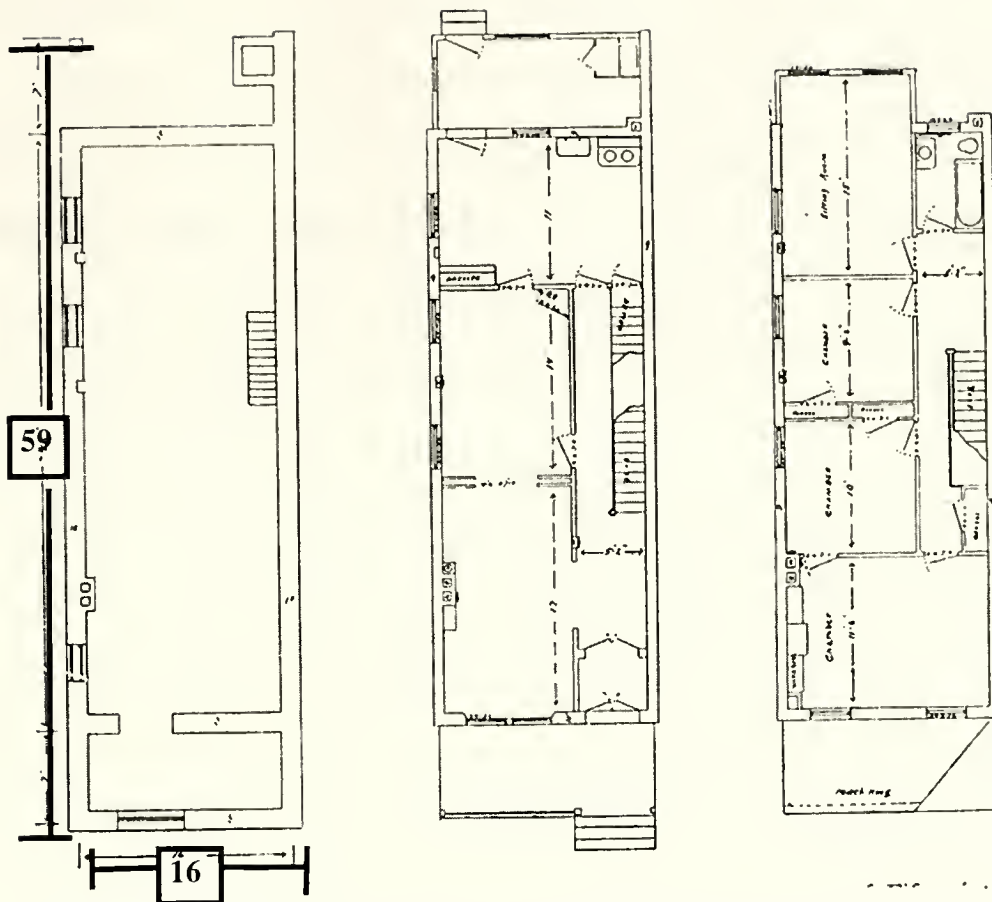
The original grandeur of Strawberry Mansion is still apparent today, 100 years after the neighborhood was settled. The neighborhood was named after Strawberry Mansion, a large 19th century mansion with parlors, sitting rooms, and a magnificent view of the Schulykill over a sloping hill. The beauty of this mansion site attests to the settlers of the neighborhood's fondness for their new home. Approaching the Strawberry Mansion Historic Area from 33rd Street, the original boundary along Fairmount Park, the 16 room, roman brick mansions tower over the drive. The buildings are in various states of repair, some with original Spanish roof tile, and some with roofs so rotted that the deteriorated wooden supports can be seen from the street below.

Porches are structures which frequently undergo adaptations. Aluminum awnings, metal porch posts and railings modernize the entrance. Enclosed porches are a sign of residents in need of more room. Some porch roofs sag, while others are upright and newly repaired. Often a second front entry door is visible, signs of interior adaptations. Expect to see altered floorplans, and destruction of interior architectural details. ²⁶

²⁶ Temple University Urban Archives, "Houses at Engleside Terrace", Two story house, 1895.



STREET MAP OF PROPOSED STRAWBERRY MANSION HISTORIC DISTRICT



This is a floorplan of a house that probably stands at the old “Engleside Terrace” in Strawberry Mansion. In order to advertise the new homes speculators produced booklets with photographs of the homes, interior, and exterior, and lavish descriptions of the modern amenities. These smaller two story homes sold for one-fifth the price of the larger houses on the big streets. They were less elegant, and had fewer specialty features

²⁷ “Houses at Engleside Terrace”, 1895.

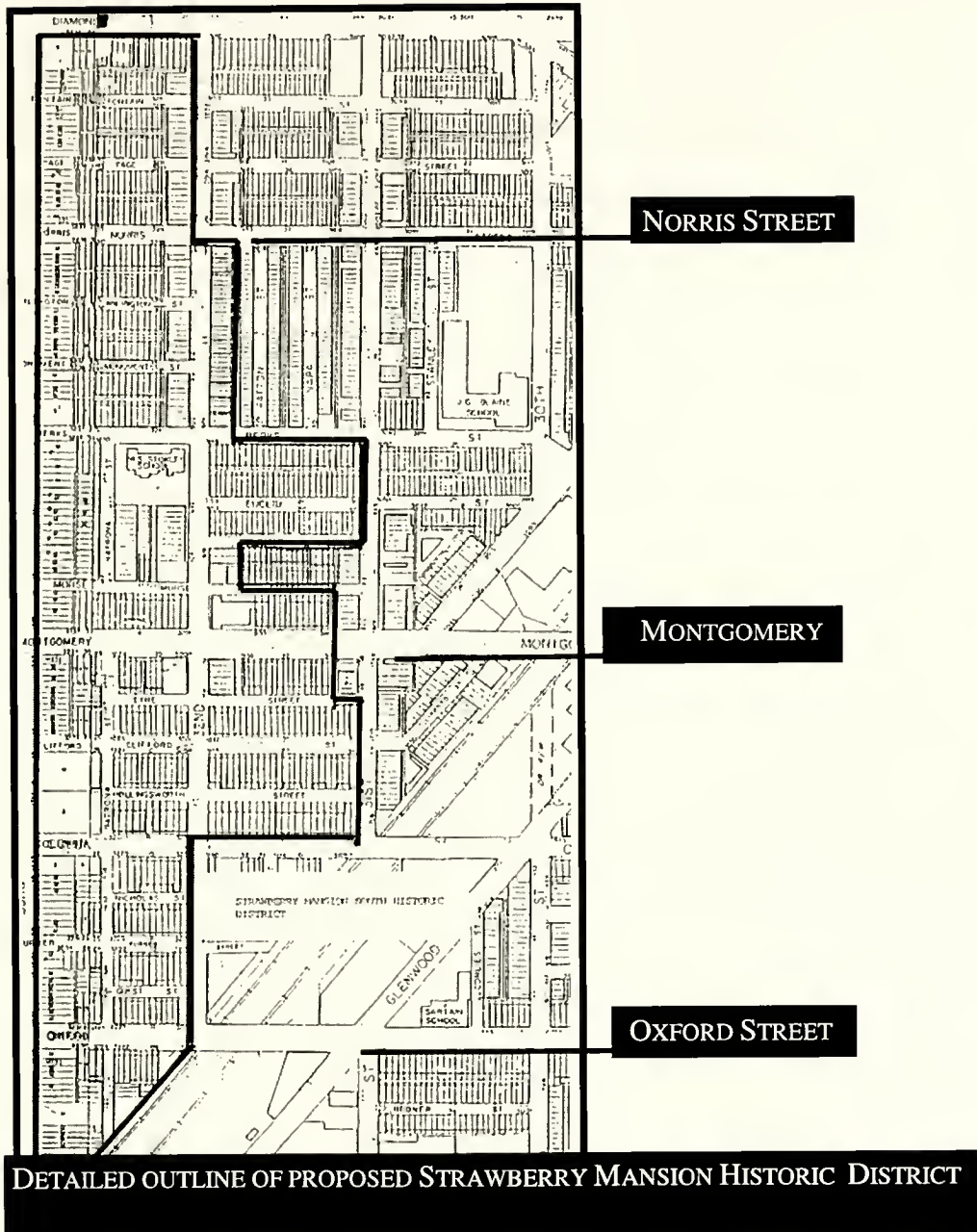
such as “Three water-closets in each house. Plumbing all exposed and of the highest quality.”²⁸, but they are the homes that people choose to live in today.

Sidestreets in Strawberry Mansion are either very narrow or wide. Wide streets continue the pattern of 33rd Street with large houses and highly decorative architectural details. Side streets are populated with Strawberry Mansion’s two story buildings packed tightly together. These buildings are well kept. Bright paint covers the brick, and aluminum siding accentuates windows and doors. People are proud of their homes and care for them as they find appropriate.

Vacant lots are interspersed between houses, more often near a vacant building. But for as many vacant lots as there are there are half as many Philadelphia Green²⁹ Gardens. Some gardens are simply a stand of flowering trees and bushes, others have vegetables growing, and still others act as monuments to some neighborhood hero with wreaths placed on the ground in front of a mural painted on the wall. Murals are common as well. Painted scenes brighten blank brick walls, some are refined with words of wisdom and encouragement for those who need it.

²⁸ “Houses at Engleside Terrace”, 1895, p.22.

²⁹ Philadelphia Green is a not-for-profit group that undertakes greening projects primarily in vacant lots in low-income areas of the city.



STRAWBERRY MANSION - LOCAL HISTORIC DISTRICT

Strawberry Mansion neighborhood is divided into northern and southern sections, and extends several blocks north to Lehigh Avenue and to the east to 24th Street. The southern section is the area in which the proposed local historic district is located. In 1992, Strawberry Mansion South was nominated to be a Philadelphia local historic district. The district as it was nominated, contains over 780 buildings and is bounded by Diamond Street, north 31st Street, the Penn-Central Railroad tracks, and north 33rd Street, in North Philadelphia.³⁰ These boundaries were chosen because of the physical boundaries of the Pennsylvania Railroad tracks to the south, and of Fairmount Park to the west of 33rd Street. The second reason for setting these particular boundaries was because the housing to the north was built later, and is smaller in scale. Another possible reason for this choice in boundaries is that very little of the large government and privately funded developments for new housing, rehabilitation, or commercial activity have directly affected this small corner of Strawberry Mansion. The period of significance chosen, 1851-1950, was based on the time when the area was first settled, and when the majority of the structures were built.³¹

Strawberry Mansion was nominated through the Historic Neighborhoods Preserved Program run by the Preservation Alliance of Greater Philadelphia. This program was designed to provide professional guidance to residents interested in working to make their neighborhood a historic district. Neighborhood volunteers were recruited

³⁰ Elise Vider, Nomination "Strawberry Mansion South". 1992 (henceforth called Nomination)

and trained to take photographs, do the necessary historic research, and survey buildings. The level of involvement required to participate in the program gives residents a chance to learn about, and to appreciate their neighborhood. Neighbors also get to know each other better, and learn to work together. These are the first steps of community building.

The staff of the Philadelphia Historical Commission (PHC) was, and continues to be, too few, to prepare local district nominations for the many neighborhoods in the city that are deserving. Unfortunately, though the nomination for Strawberry Mansion South was successfully completed, PHC's staff is still too few to administer and monitor the district. Two existing local historic districts: Diamond Street and Rittenhouse-Fitler Square, along with districts in line for nomination ahead of Strawberry Mansion demonstrate the inflow capability of the Historic Commission staff, as well as, the amount of time that the Strawberry Mansion district may have to wait to be nominated. So it happens that although the district is deserving of Philadelphia Historic District status, the nomination will not be proposed for formal designation for several years more.

According to Philadelphia Historical Commission staff the boundaries of the Strawberry Mansion historic district may change by the time that the district is nominated. As the Commission staff continues to examine the area it has come upon more buildings that may be eligible for historic district listing. So while we now think of the district as some static point in space it may very well grow to protect more Strawberry Mansion homes.

³¹ Nomination.

CHAPTER TWO

FEDERAL PROGRAMS



33rd and Dauphin Street, Strawberry Mansion c.1900. Temple Urban Archives.

Community involvement is a major point of focus when looking at the issue of affordable housing in historic districts; federal programs provide much of the funding that make community based initiatives possible.

Federally legislated programs are designed to serve specific needs in affordable housing development. Typically the monies are dispersed to the states, and depending on the program structure, the decision of exactly how to use the funds may be left to the state, the city, or even the individual.

In this section I will briefly review major federal government programs that may be used to contribute to the development of affordable housing in historic districts. I will also address public-private partnerships, which are widely used to finance housing rehabilitation efforts and are potentially available to all communities. Without government subsidy or incentive programs each historic housing unit revitalized can cost a large sum to develop, such that only a person of means would be capable of renting or owning it. Because low-income residents are able to pay less, Federal programs help to even out this imbalance with the goal of forwarding the common good.

RECENT FEDERAL INITIATIVES

Both HUD and Fannie Mae launched new programs in the mid 1990s to increase the availability of affordable housing, with Fannie Mae focusing specifically on affordable home buying. Fannie Mae's "One Trillion Dollar Commitment" goes beyond lowering downpayments and interest rates. As the major force in the secondary mortgage market Fannie Mae Foundation is also focusing on community revitalization, special needs, fair housing, and revising its underwriting standards so that more residents

of low-income communities may qualify for mortgages.³² HUD's 1998 fiscal year budget report focuses on downsizing the organization, and increasing affordable housing opportunities.³³

SECTION 106

Section 106 of the National Historic Preservation Act was developed to prevent the use of federal dollars in destroying historic resources. Section 106 is of particular importance in an area like Strawberry Mansion, where most of the projects are funded through federal dollars. The existence of Section 106 encourages developers working in Strawberry Mansion, and in other areas where properties are eligible for the National Register, to pay attention to the value of the cultural resources, and to find innovative ways to integrate the old with the new.

Instituted in 1966 after people had witnessed the damage done by the building of high-rises and highways during urban renewal, Section 106 requires that federally funded, licensed, or permitted projects examined by the State Historic Preservation Office Advisory Council on Historic Preservation prior going forward. This examination is required to decrease the likelihood that federal funds are used to destroy historic, archaeological, and cultural resources are not compromised.

A developer requesting a demolition permit must consider the effects of its actions, write a report, and allow the State Historic Preservation Officer and the Advisory Council on Historic Preservation to comment on that report.

³² Fannie Mae, "One Trillion Dollar Commitment: 1996 Report."

³³ The US Department of Housing and Urban Development, "The FY 1998 Budget of HUD," February, 1997.

Section 106 applies directly to low-income historic districts, many of which were destroyed during urban renewal because they were identified as undesirable slums. Federal monies were used to replace entire neighborhoods putting in parks, high-rises, and freeways cutting through the "worst" part of communities. Government officials, and community residents began to realize that important historic resources in many American cities were destroyed with little regard, and that communities were divided and wiped out causing irreparable damage to the social structure, and historical fabric of the country.

"a built environment in which old and new blend harmoniously is the best in which to live and work".³⁴

Section 106 of the National Historic Preservation Act protects historic resources from many undesirable outcomes. A good number of state programs are funded through federal money. Because federal funding is involved the Section 106 process comes into play.

TAX INCENTIVES

Tax credits allow developers and investors to enhance the financial feasibility of what might otherwise be risky business deals. The federal Historic Rehabilitation Tax Credit (HRTC), and Low Income Housing Tax Credit (LIHTC) provide development and revitalization opportunities that would not otherwise have been financially feasible. These credits are useful in Strawberry Mansion for the few five to six story apartment

³⁴Advisory Council On Historic Preservation, "Section 106, Step-by-Step", October 1986. p.7.

buildings that exist, as well as for scattered site development. Tax incentives are not yet available to owner-occupied homes because they were designed with the goal of stimulating private investment in public projects.

A seemingly unending supply of land on the outskirts of American cities, and the decline of the densely populated, central city has meant that development of real estate in the suburbs is a more secure investment. The combined action of LIHTC and HRTC, along with other government programs have made it worthwhile, and profitable for those developers willing to work with the associated complexities necessary to reinvest in the housing resources within urban areas. Federal tax expenditures perform as they were intended to by encouraging private investment in social causes in the form of affordable housing and the preservation of historic resources.

LOW-INCOME HOUSING TAX CREDIT

LIHTC was introduced with the Tax Reform Act of 1986, with the intention of encouraging public good by providing developers with a tax credit for developing low-income housing. The credit is only available for non-owner occupied, rental housing, resulting in many unit developments. There are several developer rehabilitated rental apartments in Strawberry Mansion. Developers have been able to take advantage of this

tax credit, and this may be a reason why people are interested in rehabilitating in that neighborhood. In order for developers to take advantage of the credit of up to 30%, he/she must determine what portion of the development meets the qualification of tenants who have eligible low-income limits.

ELIGIBLE BASIS

The three requirements for a qualified low income project are defined as the "eligible basis". The first addresses the income level of the tenants and requires either that at least 20% of the units are rented to households with incomes that are 50%, or less, of the area median income (AMI), or that 40% of the tenants have incomes 60% or less, of the AMI. Rent paid by these tenants is determined by the number of bedrooms and AMI, and then adjusted for the family size. The third requirement for a qualified low income building is that it must comply with the above rental restrictions for at least 15 years.

QUALIFIED BASIS

The "qualified basis" is the fraction of the eligible basis that is dedicated to low income housing units. Square feet serving eligible low-income occupants are used to determine the percent of the building qualifies for the LIHTC. This information would be

vital in a mixed-income development, otherwise the qualified basis would be 100%. Qualified basis is calculated dividing the number of occupied low income units by the total number of units, and then dividing the floor space of low income units by that of all units. The smaller of the two fractions is multiplied by the eligible basis to get the qualified basis. Use of floor space to determine eligible basis discourages developers from making low income units smaller than market rate apartments.³⁵

TAX CREDIT GIVEN

The statute³⁶ allows: (1) a 9% credit taken over 10 years of acquisition, construction or substantial rehabilitation costs, not including the cost of the land, which can yield a total credit of 70% over the 10 years; or (2) a 4% credit for projects receiving federal subsidies such as Housing Development Grants (HoDAGs) and Urban Development Action Grants (UDAGs), which can yield a 30% credit over 10 years, and; (3) a 4% credit for acquisition costs, which can be used in conjunction with either of the other two. Substantial rehabilitation requires an expenditure of \$3,000 per unit, or 10% of the buildings adjusted basis. Credit may be claimed beginning the year that the building is placed in service or the following year. Credits may be carried forward from 3 preceding taxable years.

³⁵ Richard S. Goldstein and Charles L. Edson, the Tax Credit for Low-Income housing *The Real Estate Review*, p.52.

³⁶ IRS Code, Section 42. Low-income housing credit.

DEEP RENT SKEWING

HUD has made a special low-income tax credit program available that is designed to be put into action when dealing with difficult to develop areas. Both eligible and qualifying basis are less stringent than in the original law, and the rewards to the developer are greater. Tax credit percentages are increased: the 70% credit becomes 91%, and the 30% becomes 39%.³⁷ To qualify, 15% of the low-income units in a project must be occupied by tenants whose income is less than 40% AMI. Units rented at market rate must go for at least 200% percent of what the skewed low-income units do. Urban historic districts with affordable housing issues, such as Strawberry Mansion, would be eligible for this program.

The limiting factor is the requirement of 40% AMI. Though urban areas support a good number of households with an income of less than 40% AMI, it is difficult for a developer to finance units at this rate. This is what may lead to the necessity for market rate renters in the same housing complex.

COMPLIANCE RULES

There are several instances in which the benefits gained by LIHTC may be taken away. Developers receiving LIHTC for a project must comply with the above rules for 15

³⁷ William F. Delvac, *Affordable Housing Through Historic Preservation*, 1994: 12.

years. According to 1986 rules, failure to comply for the required 15 years leads to a recapture of a fraction of the credit, plus interest. A tenant whose income increases by as much as 70% may not be evicted, and their rent must continue to be restricted. This allows owners to keep tenants, and tenants to advance economically without fear of eviction.

These rules are designed to make sure that the tenant is not discouraged from advancing in the job market. The tenant is supported in her attempts to better herself instead of being punished.

HISTORIC REHABILITATION TAX CREDIT

HRTC is similar to LIHTC, in that it provides a tax credit to developers which encourages the development of historic buildings, which are sometimes difficult to finance. HRTC applies to historic buildings as well as "older buildings" which is why it is identified as a two tiered credit. A 20% tax credit supports the certified rehabilitation of certified historic structures.³⁸

Strawberry Mansion is eligible for the Historic Rehabilitation Tax Credit because it is an area where many of the buildings are deemed eligible for the National Register of Historic Places. In order to get the credit, however, those buildings must be individually

³⁸ A 10% credit, reduced from 15% or 20%, applies to non-historic buildings built before 1936. Because the credit for non-historic buildings cannot be used for residential properties, the details of the 10% credit will not be addressed here.

listed in the National Register. Once a National Register district is created in Strawberry Mansion buildings will no longer need to be listed individually.

The HRTC allows historic properties to be depreciated using a straight line method with 27.5 years for residential properties and 31.5 years for commercial properties. Credits are claimed after rehabilitation is completed, the year that the building goes into service. The relevant tax return must be accompanied by National Park Service form of completed work. The party responsible for rehabilitation must continue to retain the property unaltered, and own the building for five years after work is completed, otherwise the 20% credit is recaptured for each remaining year.

20% CREDIT: CERTIFIED REHABILITATION OF A CERTIFIED HISTORIC STRUCTURE

In order to qualify for the 20% credit a building must be a certified historic structure. According to the National Register criteria established by of the Secretary of Interior, the building must be of historic significance due to association with an important person, a historic event, an outstanding example of an important architectural style, or a contributing building in a historic district. A contributing building does not have to be historic, but it may come from the same time period as the other buildings in the district, or it may be of aesthetic importance to the cultural landscape of the district. A non-

contributing building adds no value to the district, and is often a modern building with no cultural value.

In order to qualify for the 20% credit a building must also meet standards of certified rehabilitation. This means that the completed rehabilitation work is consistent with the historic character of the property and/or the district that it contributes to. This consistency is determined by judging the rehabilitation against the Secretary of the Interiors Standards for Rehabilitation which gives guidelines for treatment and retention of historic fabric and character.

SUBSTANTIAL REHABILITATION

The 1986 act requires that a property undergo substantial rehabilitation in order to be eligible for the HRTC. Substantial rehabilitation is determined by the amount of money spent on a project. A developer must spend a minimum of either \$5,000 or the amount of the adjusted basis of the building. The adjusted basis is the purchase price, minus the cost of the land, plus improvements already made, minus depreciation already taken.

INTERACTION OF THE LOW-INCOME HOUSING AND HISTORIC REHABILITATION TAX CREDIT

The interaction of the Low-Income Housing and the Historic Rehabilitation tax credits provide extra incentive for developers to seek out projects that meet the qualifications of both programs. The resulting monetary gain achieved by using the two credits is not additive but is substantially more rewarding than using just one of type of tax credit.

The 20% rehabilitation credit is calculated first. The dollar amount is subtracted from the original eligible basis for the low-income credit. The reduced basis then serves as the eligible basis for the low-income tax credit.³⁹

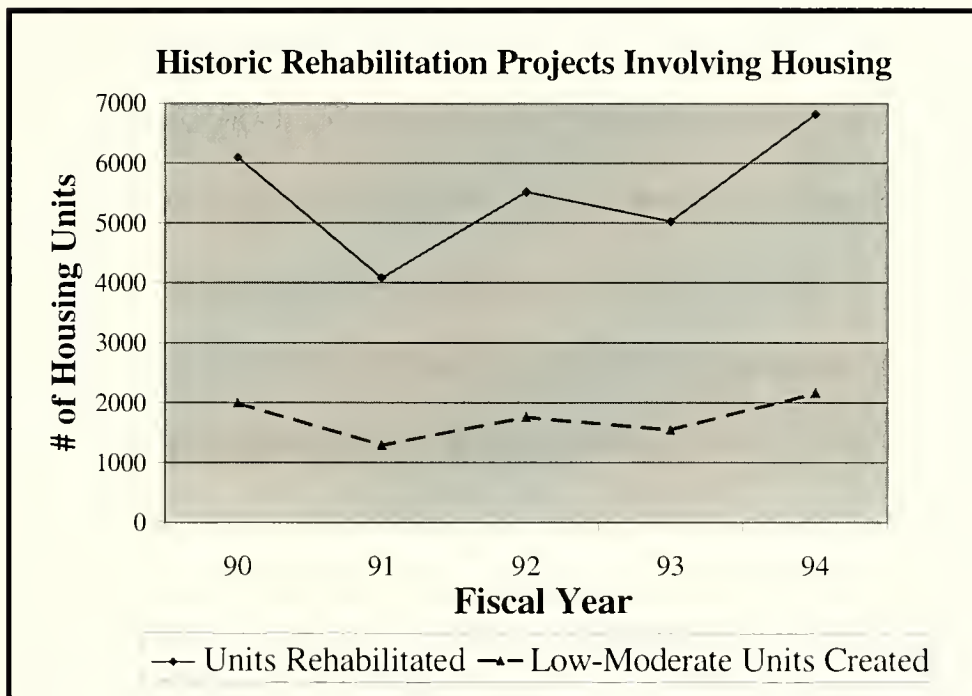
Many developers choose to rehabilitate large buildings with several units. This strategy allows all of the time, money and energy to be concentrated in one place. Other developers, often community groups, may choose to use the combination of HRTC and LIHTC to develop several single “scattered site” housing units either in a historic district, or by taking advantage of using buildings that are deemed eligible as has been done in Strawberry Mansion. Community groups are more likely than for-profit developers to develop scattered site housing because they have more investment in the place and so develop where it is needed. Scattered site is more costly, because construction resources must be spread out, and each housing unit has its own separate problems to be solved.

³⁹ Stephen Kass et al, *Rehabilitating Older and Historic Buildings: Law Taxation Strategies*, 2d ed., 1993: 13.

Today housing is the most common use of the historic preservation tax credit.⁴⁰

As well, the majority of low-income tax credit projects have been used to construct new housing.⁴¹ A combination of HRTC and LIHTC provides the developer with an even greater subsidy and encourages the development of low-income historic housing.

This graph illustrates that low-income housing accounts for approximately 20% of the historic preservation tax credit projects.



⁴²

⁴⁰ John A. Hood on behalf of the National Assisted Housing Management Association, *1993 Senate Hearings*.

⁴¹ *ibid.*

⁴² *Tax Incentives for Rehabilitating Historic Buildings, Fiscal Year 1994 Analysis*, 26.

PROPOSED 1995 HISTORIC HOMEOWNERSHIP ASSISTANCE ACT, H.R. 1662

Currently there is no federal tax incentive that is available to homeowners of historic houses. The Historic Homeownership Act is an act that has been advocated by the preservation community that if passed will substantially increase the financial feasibility of low income homeownership.

The Federal Historic Home Ownership Act is based on Historic Homeownership Acts that are used by several states.⁴³ State governments have employed homeownership incentives to encourage private investment in places where people live. The act encourages homeowners to buy and rehabilitate in older neighborhoods that may be in particular need of attention. In some ways the Act may seem to encourage gentrification, but it does have special provisions for low-income homeowners. With a well thought out community plan the Federal Historic Home Ownership Act, when passed, may be used to maintain and create affordable housing in historic districts.

The proposed Historic Home Ownership Assistance Act, HR 1662, would provide a 20% tax credit up to, a maximum of \$50,000, for qualified rehabilitation expenditures to homeowners. The credit would apply to condominiums, cooperatives and single family homes. At least 5% of the expenditures must go to the exterior of the building. A

⁴³ Harry K. Schwartz, Estate Income Tax Incentives for Historic homeownership, *Preservation Law Reporter*, (1996): 1093.

developer rehabilitating a building with intent of selling the units as condominiums would not receive the credit. Available credits would go to the purchaser of the unit.

An exception developed for higher risk, low-income, urban neighborhoods keeps the required expenditure per unit below \$5,000. In other areas a substantial rehabilitation would be based on the adjusted basis of the building, or at least \$5,000. This exception encourages development in neglected areas where low-income housing is a necessity.

A key component of this proposal is the Historic Rehabilitation Mortgage Credit Certificate. This measure allows lower income homeowners, whose low tax liability makes a tax credit useless, to take advantage of this incentive. A certificate for the amount of the credit is issued to the homeowner, and presented to the mortgage lender to be used to reduce the interest rate.⁴⁴

The Mortgage Credit Certificate of the Historic Homeownership Act is a direct lead-in to low income housing concerns. This kind of opportunity for lower income people will assist them in investing in the place where they live. This step of individual investment in one's own neighborhood is critical to the revitalization of depressed urban areas. The Historic Homeownership Act encourages low-income residents to begin to care for their urban environment.

⁴⁴ Tax Analysts, Tax Notes Today, July 23, 1996.

COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS (CDBG)

The United States Department of Housing and Urban Development (HUD), disperses money to states and cities each year to be used for a wide range of housing, community and economic development activities. Strawberry Mansion has received CDBG money for over ten years. Once a municipality makes a decision to dedicate CDBG funds to a neighborhood, they often will decide to continue to invest in that place. Continual investments from year to year result in desired steady positive changes in a neighborhood. The municipality may prefer to build upon past investments, rather than risking something new. This is the relationship that Strawberry Mansion has with the city state and federal governments. As long as there is available money funds will continue to flow.

The Community Development Block Grant Entitlement Program allocates 70% of the funds to cities and 30% to states. The amount of money given to each city is determined by factors such as poverty levels, housing age and overcrowding. Each year the city produces a *Consolidated Plan* which outlines what will be done with the money granted. Requirements are that programs funded by CDBG benefit moderate- and low-income people, as well as passing an environmental review, and meeting Minority, Woman, and Disabled Business Enterprise requirements.⁴⁵

HUD's Section 108 loan guarantees provide funding through CDBG for large scale development projects such as property acquisition, rehabilitation of publicly owned real property, housing, and economic development and public works improvements. Section 8 vouchers are supplied to low-income tenants to subsidize their rent. In

⁴⁵ In later chapters that address city and state initiatives I will identify the programs that are funded through the CDBG program.

distressed urban areas a large percentage of the population often receives Section 8 subsidies.

Enterprise communities (EC) and empowerment zones (EZ) are neighborhoods nominated by state and local governments to receive CDBG funding. These neighborhoods are required to be economically distressed and the local government must outline a plan to address the problems of the area.

Funds available through CDBG have been decreasing from year to year, forcing local programs to decrease in size or to find other modes of funding.

HOME INVESTMENTS PARTNERSHIPS PROGRAM

HUD developed the HOME program to provide funds for cities to form systems to make affordable housing and rental assistance available. This program requires that matching funds be raised for each project. Exceptions for "fiscally distressed cities", provide a reduction in matching fund requirements and ease the ability with which the funds can be gotten. This is important for urban historic districts where the housing stock is of cultural value but investors may be hesitant to participate.

NATIONALLY AVAILABLE METHODS OF CREATING LOW INCOME HOUSING

COMMUNITY DEVELOPMENT CORPORATIONS (CDCs)

CDCs are nonprofit groups that are most often founded with the goal of revitalizing a specific neighborhood. They exist in a multitude of neighborhoods around the country and focus on issues such as affordable housing, commercial development, and increasing public green-space. These are grassroots organizations with members gathered from the target neighborhood. A large part of the monies to fund projects run by CDCs

comes from the CDBG. State and local funds, as well as corporate and foundation sources augment the available CDBG funds. With these funds CDCs across the country have developed over 40,000 units in one year.⁴⁶

CDCs are often the catalysts to create change in an area. A group of local citizens may band together, begin to take responsibility for the physical and economic state of an area, and eventually create a formal Community Development Corporation. When CDCs take action they often demand the attention of the local government, and as their initiatives succeed they begin to gain financial support from outside sources

LOCAL INITIATIVES SUPPORT CORPORATION (LISC)

Public-private partnerships provide a formal linking of public tax dollars and private funding. A government agency and a private company work together to achieve a goal such as developing affordable housing. LISC is a national private organization which provides technical assistance to community oriented not-for-profits, teaching them to make money and attract funders. LISC also coordinates funders, national and international, and provides CDCs with money, and is particularly willing to contribute the first and last dollars in order to encourage other investors to get involved.⁴⁷ LISC makes a point of investing in community organizations with strong resident leadership and participation. LISC was a major supporter of the 1986 Low Income Tax Credit. Subsequent to the passage of the Act LISC created the affiliated organization, the National Equity Fund (NEF) to assist in the use of the low income tax credit.

⁴⁶ *The Economist*, "Public Housing, So where do the Poorest Go?", June 7., 1997.

⁴⁷ Thomas J. Walsh, "LISC builds reputation , rebuilds neighborhoods", *Philadelphia Business Journal*, August 8, 1997.

LINKAGE

Linkage programs have been instituted by several city governments. The program requires that developers who create commercial space also create some ratio of affordable housing. Some see linkages as a developers tax. Others are concerned that this method of creating affordable housing is too closely tied to the economic health of the city; when the economy is faring less poorly no affordable housing will be produced.⁴⁸ Though in several cases linkage rules have forced developers to create there ought to be a more stable and reliable method of creating low-income housing.

Federal, and nationally available programs provide much of the structure and many of the tools which can be used to create affordable housing in historic districts at the local level. State and city programs are based, primarily, on programs that are made available through the federal government, therefore the federal programs are the first place to look for the distribution of funds. Occasionally cities and states provide use their own tax dollars to create programs, but for the most part dollars from federal programs are used in locally designed programs fit the needs of the jurisdiction.

⁴⁸ *The Boston Globe*, "Mayor of Neighborhoods Faces Dismay in the Street," September 9, 1991.

CHAPTER THREE

PENNSYLVANIA & PHILADELPHIA: HOUSING PROGRAMS



SIDE FACADE OF AN ABANDONED APARTMENT BUILDING AT MONTGOMERY AND NATRONA, STRAWBERRY MANSION, 1998.

Federal, state, and city legislation each serve distinct roles in providing subsidies and incentives, and in developing guidelines for how the subsidies are spent. After having gone through the Federal programs, an examination of state programs and legislation that may be used to provide affordable housing in historic districts can be done with attention to how the Federal legislation affects the State.

Most of these programs are applicable to Strawberry Mansion because they are aimed toward low-income owners and renters. There is no need for Strawberry Mansion to gain historic district status to participate.

PENNSYLVANIA PROGRAMS

The Pennsylvania Housing Finance Agency (PHFA) is the primary agency in the state of Pennsylvania that provides assistance for affordable housing. The mission of the agency is to make capital available for the development of affordable housing. PHFA has instituted several different programs to assist developers, homeowners and renters in creating affordable housing.⁴⁹ Following are the programs that are most applicable to affordable housing and historic districts. Though most of these programs are aimed solely at low-income households, they are just as important for historic districts in low-income areas because it is crucial that owners of historic homes have the financial means with which to take care of them.

⁴⁹"PHFA: Together creating possibilities", pamphlet, 1997.

LOWER INCOME HOMEOWNERSHIP:

This program assists low-income residents in purchasing homes. PHFA provides the borrower with below market rate financing and origination fees, as well as a reduced downpayment.⁵⁰

Underwriting standards for the program are fairly strict, insure that the system is not taken advantage of by persons looking for a windfall. The borrower is required to be a first time homebuyer, and the intended primary resident of the unit. The Lower Income Homeownership program is only open to families, not single individuals. A credit history check is done to provide the lender with proof that the borrower will be able to make the monthly mortgage payment. The monthly payment is restricted to 30% of the borrower's income to leave the family with monies for other essential needs. Finally the homebuyers yearly income must not exceed specific given standards which are based on the median income of the county.

PHFA also offers a soft second mortgage for closing cost assistance. This mortgage has no interest, and will not require repayment until the home is sold or the first mortgage is paid.⁵¹

HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE

This program is unique to Pennsylvania, and assists homeowners in times of financial crisis. No other state in the country provides its low-income homeowners with this type of protection. Residents threatened with foreclosure, "through no fault of their own", are eligible for loans to pay delinquent payments, as well as upcoming payments

⁵⁰ Downpayments are as low as 3-5%.

⁵¹PHFA, "Lower Income Homeownership and Closing Cost Assistance Programs", pamphlet, 1997.

that they are unable to pay. Homeowners must be sixty days behind in payments in order to receive assistance.

The most restrictive, and important aspect of this program, is that the homeowner must demonstrate that they will be financially able to make the mortgage payments after the assistance ends.⁵²

MORTGAGE RISK RETENTION PROGRAM:

PHFA provides debt risk coverage to lenders who participate in homeownership programs where high loan-to-value, uninsured home mortgage loans are involved. This program allows banks to loan to low-income families without fear of non-payment because PHFA takes the risk. This program is extremely important because it helps banks feel safe lending in Strawberry Mansion. Though the federal Community Reinvestment Act (CRA) encourages banks to loan to low-income households, the only result of complying, or not complying is a written report. CRA has good intentions, but is successful very infrequently.⁵³

HOMESTEAD PROGRAM:

Homestead is a division of the HUD HOME program. It pays up to \$15,000 in closing costs and downpayments to buyers purchasing through PHFA financed home

⁵²PHFA, "Homeowners' Emergency Mortgage Assistance", pamphlet, 1997.

⁵³ The Community Reinvestment Act (CRA), was designed to stop the practice of redlining by banks. Reports are made available to the community at large that describe every bank's CRA lending record. Unfortunately the only recourse occurs when two banks are merging, then the application for a merger can be denied. Even in this event, as we have seen with CoreStates and Mellon Banks in Philadelphia, the banks may not be reprimanded. Mellon has a poor CRA rating, and yet the merger is still going through. This method of punishment is not foolproof. This is why state initiated programs that encourage lending are so important.

mortgage loans. Surprisingly there still are a good deal of young people living in Strawberry Mansion. Apparently, life there is good enough that there is less desire to leave. In many low-income areas, young men, and young women will move, even just a short distance, looking for a better way of life. This leaves the elders as the last heirs to a dying community. So while purchasing homes should be encouraged, the problem is not so dire in Strawberry Mansion. It may be programs like Homestead that help younger people to buy a home and stay in their neighborhood of origin.

PENNHOMES PROGRAM:

This is a program designed for developers of affordable, elderly, and disabled housing units. PHFA will provide such developers with temporary or permanent mortgage financing. This program could be particularly useful in rehabilitating several buildings in a historic district. Developers have the ability to restore more than one building at a time, something a single homebuyer is unlikely to do. This program if used widely, by preservation-minded developers, could have a markedly positive impact on a historic district in a low-income area.

BRIDGE LOAN PROGRAM:

PHFA provides assistance to developers by financing tax credit syndication for the developer's equity. The loan may be as much as 90% of the cost of the project.⁵⁴

PHILADELPHIA PROGRAMS

⁵⁴PHFA, "Programs of the Pennsylvania Housing Finance Agency", pamphlet, 1997.

Once money is funneled through the State system it is distributed to the cities where officials have developed programs that are tailored to the specific jurisdiction. In Philadelphia there are three major agencies that provide funding for low-income housing.

The Office of Housing and Community Development (OHCD) distributes Community Development Block Grants (CDBG) and HOME funds, and sets policy for the city housing agencies. These funds are subject to Section 106. OHCD also controls the contracts made with the Philadelphia Redevelopment Authority (RDA) and the Philadelphia Housing Development Corporation (PHDC).

The RDA owns a good amount of the housing stock, vacant, and occupied, in the City's urban areas. The agency may sell or grant these properties to CDCs and other developers for development. PHDC acts as the developer for OHCD projects. The agency also oversees rehabilitation undertaken by contractors and homeowners

OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT(OHCD) PROGRAMS:

NEIGHBORHOOD-BASED HOMEOWNERSHIP PRODUCTION:

Through a Redevelopment Authority (RDA) request for proposals (RFP) process OHCD selected CDCs in 1997 to develop affordable housing for homeowners. This program requires that the CDC work in conjunction with a private developer. This program supports the neighborhood based organizations and therefore is more likely to support what the residents want. In neighborhoods where buildings of historic value are important the residents can make the choice to focus on developing those in particular. It is also true that when residents have control over how their neighborhood changes that

they are more likely to be invested in those changes.⁵⁵ Neighborhood organizations require this type of support in order to be successful.

NEIGHBORHOOD BASED RENTAL PRODUCTION:

OHCD provides CDBG and HOME funds to finance *rehabilitation* and new construction of rental properties. RDA leverages PennHOMES funds and LIHTC from PHFA in order to finance the program. Financing is provided at a no, or low interest loan. This program is similar to Neighborhood based Homeownership Production. A combination of the two programs may help to finance mixed-income housing such as was developed in the West Diamond Street National Register district.⁵⁶

REDEVELOPMENT AUTHORITY (RDA) PROGRAMS:

HOMEOWNERSHIP REHABILITATION PROGRAM (HRP):

With subsidies from CDBG and private sources the RDA provides low- to moderate-income first time homebuyers with financing to buy and rehabilitate vacant homes. The neighborhood CDC is charged with the responsibility of choosing appropriate properties to develop, and providing financial packaging. The RDA will provide a subsidy of up to \$25,000 for each building.

⁵⁵ William B. Shear, "The Economics of Housing Dynamics and Neighborhoods", August 1996, p. 14. Shear credits B. Ellickson with the idea that within the Economic Theory of Clubs "cooperation within neighborhoods creates competition between neighborhoods." The Neighborhood Based Homeownership Production program encourages cooperation, the competition between the neighborhoods will follow, and in order to compete one must invest time and energy.

⁵⁶ The West Diamond Street National Register District is discussed later in this chapter.

Here again the government based program makes an effort to include the local CDC to the greatest degree possible. Community building and cohesiveness provides a strong base for a successful low-income district.

TROUBLED BUILDINGS:

With OHCD the RDA works with the Department of Licenses and Inspections to remedy physical problems in rental properties. Poorly maintained buildings that are in violation of the city housing code are repaired. This program was instituted to help people stay in their homes and prevent the production of more vacancies in Philadelphia's urban areas.

PHILADELPHIA HOUSING DEVELOPMENT CORPORATION (PHDC)

PROGRAMS:

HOMESTART: This program supports substantial rehabilitation of vacant houses for homeownership. It is designed to stabilize neighborhoods, particularly in areas where there is no CDC. In order to be eligible to purchase a home, the buyer must meet HUD's low- to moderate-income guidelines, and make at least \$8,000 per year. The Strawberry Mansion Historic Area has been identified as a target area for Homestart funds in 1998.⁵⁷ The government continues to work under the assumption that it is responsible for providing decent housing, to its citizens. But as allocations of money to help the poor diminish and those for the military and the space program grow, people of little means are learning that they may have to fend for themselves.

⁵⁷City of Philadelphia. OHCD. "Year 23 Consolidated Plan (Fiscal Year 1998)", 1998.

CHAPTER FOUR

DEVELOPMENT: STRAWBERRY MANSION



MONTGOMERY STREET ROW, STRAWBERRY MANSION, 1998.

PREVIOUS DEVELOPMENT PLANS

The level of public financial attention given to the Strawberry Mansion has led to a substantial amount of change. In some cases the changes are undoubtedly for the better, and in other cases the success of the results is questionable. The fact remains that the continuation of government funding, private investment, and neighborhood involvement is promising.

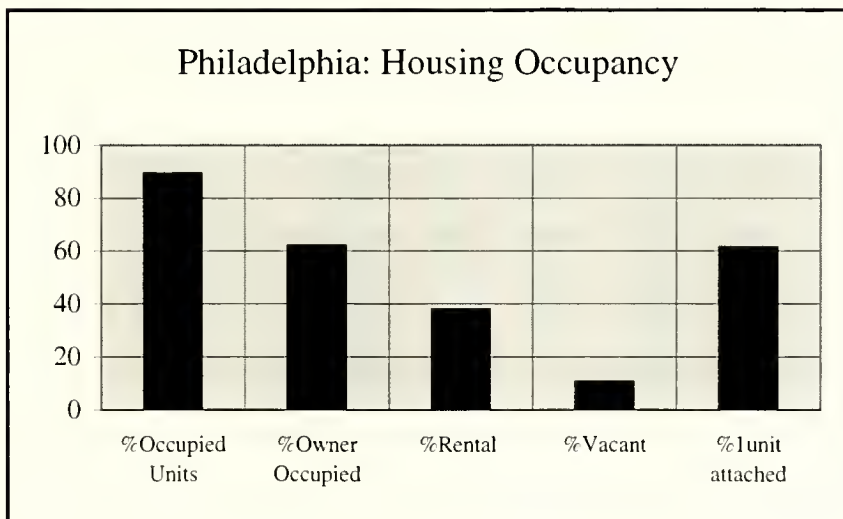
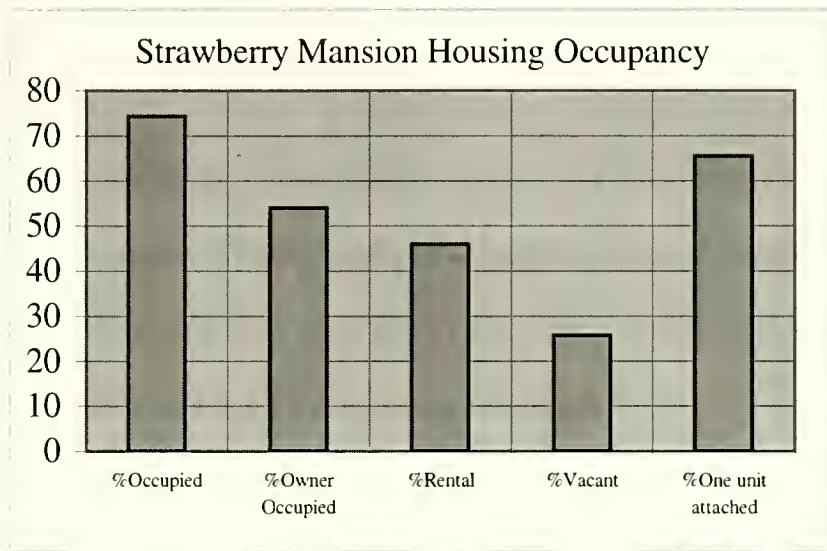
Strawberry Mansion neighborhood as a whole has been a focus area because of its geographical location. The neighborhood is close to center city Philadelphia with easy access by car, bus, and subway. Proximity to downtown, Fairmount Park and the Schuylkill River continue to make it an unusually attractive location in the City of Philadelphia. The assets that are inherent in this neighborhood, not least of which include its historic character, create an atmosphere that the City does not want to see lost.

Within the past decade several annual events, rowing, and concerts in the park have taken place in the Park and on the River directly adjacent to Strawberry Mansion. These events have been used to showcase the area, and some say they are meant to promote gentrification.⁵⁸ Strawberry Mansion has many of physical amenities that could be desirable to middle income people who are interested in revitalization and rehabilitation. Events exposing the middle class to the neighborhood could be used as an invitation to settle there.

⁵⁸ Melvin T. Sharpe Jr., Interview with Author, December 21, 1997. Mr. Sharpe, a lawyer and community activist in Strawberry Mansion, referred to a City report that identified events in this neighborhood as a method of encouraging gentrification.

CURRENT POPULATION AND HOUSING CONDITIONS

Strawberry Mansion South is one of the healthier parts of North Philadelphia. A relatively high degree of homeownership and low vacancies rates make this a notable example of a low-income neighborhood.



59

⁵⁹ United States Census, 1990.

PAST DEVELOPMENT PLANS

In examining past city plans for Strawberry Mansion one should keep in mind that there have been very few development plans in the proposed Strawberry Mansion Historic district area. The area has been affected though, by plans for the overall neighborhood, as well as by neighboring development projects.

STRAWBERRY MANSION CONSERVATION AREA: 1963

This plan divided Strawberry Mansion into several units. Importantly, “unit I”, the unit in which the current proposed historic district lies, was described as having an unusually low incidence of blight for the area. For other areas of the neighborhood the plan suggested doing away with small alleys, which were considered dangerous, and getting rid of commercial buildings to open up the space.⁶⁰

PHILADELPHIA HOUSING DEVELOPMENT CORPS: 1965

The Philadelphia Housing Development Corps.(PHDC) was established in 1965, and a Plan for Strawberry Mansion was the first project that this fledgling organization undertook. Citizens of Philadelphia offered several hundred gift properties to PHDC and the agency felt that it was to their advantage to accept them⁶¹, though back taxes were owed on most of them. This decision left PHDC with free, deteriorating, depreciating property, and no plan for what to do with it. A further unfortunate consequence of this decision is that this practice encouraged citizens to continue to abandon, or "gift", their property when it becomes unprofitable to keep up, or to replace with a newer structure. A

⁶⁰ Temple Urban Archives, pamphlets, “Strawberry Mansion Conservation Area.” May, 1963.

⁶¹ Temple Urban Archives, Strawberry Mansion Clipping File. *Philadelphia Bulletin*, no date available. A majority of the properties that were gifted to PHDC were located in North Philadelphia.

decrease in "location specific housing demand", coupled with city policies that allow the "gifting" of properties, makes neighborhood abandonment a more likely possibility.⁶²

As the city took responsibility for more and more properties, and found that funds were not available to follow through on urban renewal plans, these unoccupied areas in North Philadelphia have been allowed to decay.

1966 MODEL CITIES PLAN

In 1966 Strawberry Mansion's first "Redevelopment Area Plan" was started. This was part of the federal Model Cities Urban Renewal Plan, which provided funds for planning, administration, and implementation of new programs to create a better living environment. The program focused on Urban Renewal Areas where problems of physical deterioration, unemployment, crime, and poor education were severe.

The Strawberry Mansion Urban Renewal Area covered a half a block bounded by Lehigh, 29th, York, Pennsylvania RR tracks, and Ridge Ave. Twenty new homes would be constructed to be sold to low income families. This construction would require the relocation of hundreds of households and fifty percent of the properties in the block to be developed were acquired through delinquent taxes.⁶³ The PHDC planned to purchase four occupied lots to carry out the plan. The plan was designed to encourage commercial development as well as the development of open-space by closing through-streets. "The character of the street will be redesigned to extend the characteristics of Fairmount Park

⁶² Bruce Bender, "Housing and Demolition", *Housing Dynamics and Neighborhood Change*, 1986, pp.45-53.

⁶³ *Philadelphia Bulletin*, "Board Oks Strawberry Mansion Plans". January 8, 1967.

into the area and to provide a substantial east-west link between the park and the community." (Gustave G. Amsterdam, chairman of the Authority)⁶⁴.

1966 PHDC SITE PLAN

PHDC developed a long term site plan for the Strawberry Mansion Area, extending from Oxford to Lehigh, 33rd to 24th. The 15 year plan identified Dauphin Street as the commercial district of the area, and broke the rest of the area into discrete sectors, each with a different goal. Sector #4 encompassed the entire Strawberry Mansion Historic District Area, as well as several blocks to the east. Very few identifiable changes were suggested for this area, though as close as 31st Street PHDC planned a system of parks and parking areas.⁶⁵ This first overall plan for Strawberry Mansion was developed to provide affordability to the residents, but disregarded the cultural and architectural value of the area which drew the residents there. Here we see the first instance of decreasing the density of tightly packed urban areas that continues in many of the development plans for the area. In 1974 the Model Cities program became the Community Development Block Grant program(CDBG). Strawberry Mansion continued to receive CDBG funds for housing rehabilitation.

These initial investments of public funds in the neighborhood led to the continuing investment of government funds. Further development is always encouraged in order to support the private and federal dollars that have already been dedicated to the area.

⁶⁴ "Strawberry Mansion Area Plan", December 1966, PCPC.

⁶⁵ Strawberry Mansion Revitalization Plan and Project, March 31,1993.

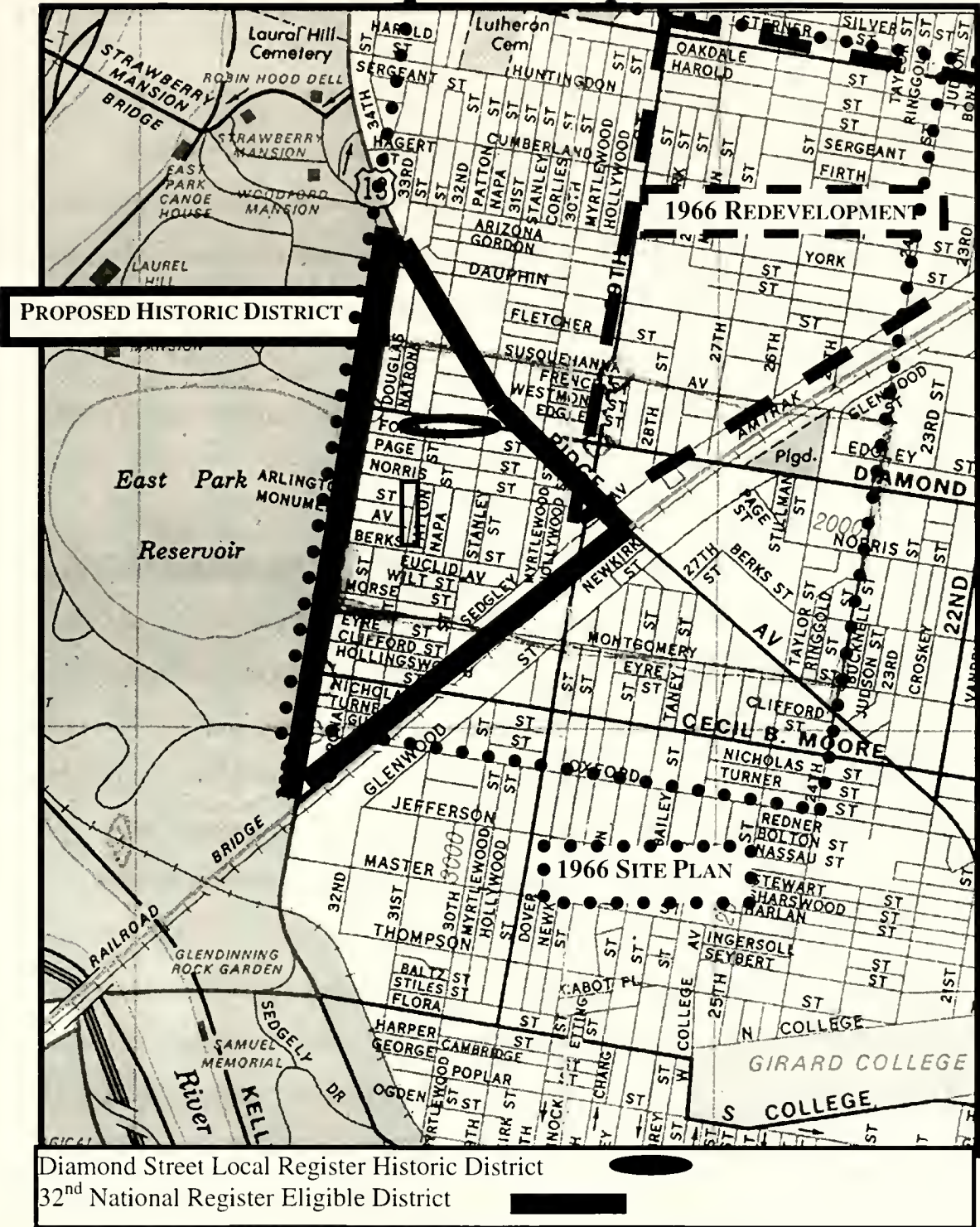
RECENT AREA PLANS

There are currently three neighborhood based groups in Strawberry Mansion that address the issue of housing. The first is the Strawberry Mansion Housing Council, the Strawberry Mansion CDC and the Strawberry Mansion Area Renaissance Trust Corp. (SMART). SMART works primarily in Strawberry Mansion North and promotes economic development as well as youth training activities, and sporting events. SMART also invests resources into housing efforts that support the area economic development. SMART Corp. President Melvin T. Sharpe Jr. is specifically interested in highlighting historic aspects of the community, encouraging tourism, and has even attempted to become involved with the historic houses in Fairmount Park.⁶⁶

The Strawberry Mansion Housing Coalition and Community Development Corporation are staffed by local residents. The Housing Coalition is designed to help residents to take advantage of the federal state and local programs that are available for low-income citizens. The Coalition sponsors workshops and guest speakers for people who may be facing foreclosure and need to learn about Homeowners Emergency Mortgage Assistance, along with other laws and tips important in caring for a home.. The Housing Coalition also works in conjunction with developers who are rehabilitating properties in the neighborhood.

The Vacant Property Review Committee is an integral part of the Strawberry Mansion Housing Coalition. With the help of Vernon Marks., the committee gifts vacant buildings to developers and home buyers who wish to rehabilitate. Programs like

PHFA's Lower Income Homeownership, which reduces downpayments and mortgage payments, and OHCD's Neighborhood Based Rental Production that provides funds for rehabilitation of rental properties assist in making the Vacant Property Review a viable program.



STRAWBERRY MANSION PLAN BOUNDARIES

Strawberry Mansion neighbors deal with issues of cohesiveness and communication every time a Strawberry Mansion Community Development meeting is called. Though the group makes efforts by sending flyers home with children from school, and assigning Block Captains to inform their block's the information often fails to get around. Though the condition of Strawberry Mansion may be improving with the help of government funds, the residents of the neighborhood have not yet been pushed so much that there is a need to rely on one another.

C. 1987 NORTH PHILADELPHIA PLAN

In an optimistic tone this plan cites the "celebration" of historic districts and cultural organizations as one of nine major goals. It was written just after Strawberry Square Shopping Center and District 5 Health Center were established. The main goal of the North Philadelphia Plan was to strengthen and support these new investments.

The coordination of government, banks, private, and community efforts between distinct neighborhoods is the method through which the plan was to be realized. Subsidies, tax incentives, private investment along with education of the residents would be put into action to help to house affordably low income residents, while welcoming those with moderate incomes. With more people living comfortably in the neighborhood the economic initiatives would be well patronized.

In this report Strawberry Mansion proper is identified as an area with a substantial; housing loss. A large percentage of this loss is attributed to the grand houses along the major avenues which are difficult to keep up, and less likely to receive funds for rehabilitation because they are so costly. This is a problem that continues, and as this

report recognizes "Many of these properties have architectural and historical significance. From an historic preservation, urban design, and housing perspective, these structures are often worthy of preservation."⁶⁷ Though there often is not money to rehabilitate the Strawberry Mansion historic district area has made an effort to keep these larger structures, which are usually found on main thoroughways, occupied, or boarded up and weatherized.

The North Philadelphia plan put forth methods, such as weatherization to slow decay of the housing stock. More ambitious ideas included using the power of eminent domain to acquire all of the properties on a block, in order to have the possibility of redeveloping or rehabilitating all of the housing on the block at once. This was done successfully in a historic district in Roxbury, and had the effect of allowing residents to control the growth of their own neighborhood. This method will not only keep an entire block intact, but will also reduce the cost incurred of having a construction crew and equipment in different locations, as would be necessary in scattered site development.

1993 REVITALIZATION PROJECT

A 1993 plan put forth by the SMART Corp. addressed several issues concerning neighborhood development including a community center, stadium and hotel.

Housing was also a central part of this ambitious project, though what it entailed was demolishing a square blocks worth of small two stories houses across the street from Strawberry Square. A few of the least deteriorated structures would be kept, but for the most part the old homes, so narrow that they do not meet current building codes, would be surrounded by new homes with back yards. This new, conveniently located development was meant to attract young home buyers into the neighborhood. Though the

⁶⁷ "North Philadelphia Plan: a guide to revitalization", Philadelphia City Planning Commission, 198-, p.26.

City fully endorsed the program in the year 23 Consolidated Plan, there were never enough CDBG funds allocated to complete the project.

An important aspect of this plan was the passage of Pennsylvania Act 164 in 1994. This piece of legislation utilizes tax increment financing to control growth in the district and lower the tax burden for its residents. This bit of forethought would allow low income residents to continue to live in their neighborhood of origin even as it became more and more attractive to people with more disposable income.

HOMES AT STRAWBERRY SQUARE 1994

The housing component of the 1993 plan included the rehabilitation of 15 scattered site buildings that would allow for low income homeownership, mixed-use, and rental apartments. The plan specified the continuation of projects already underway such as the Strawberry Square Housing corridor. It also earmarked several buildings for demolition. The Vacant Property Acquisition Program which is responsible for giving abandoned buildings to homebuyers and developers, sealed and made minor stabilization repairs where necessary ⁶⁸

Plans to demolish 67 vacant houses, "none of which has historical significance", where lot width is at least three feet less than code allows. Construction of 48 new, and substantial rehabilitation of two, single family homes 1,680 square feet each. The goal of the program was to create homeownership units with livable interior space and adjacent yards. New homeowners who make 50-100% of the median income will be carefully selected and receive counseling through a minority owned consulting firm. This project is taking place in a federal HOME/CDBG area⁶⁹

⁶⁸ "Strawberry Mansion Revitalization Project", March 31, 1997.

⁶⁹ "Homes at Strawberry Square", January 11, 1994.

CURRENT SITUATION

Today Strawberry Mansion area continues to fight to maintain and to better the neighborhood. The high level of homeownership works in favor of the residents, but apathy and a deteriorating housing stock means that it is difficult to make the changes that are necessary. Federal CDBG money that continues to fund development in the area assists in promoting a sense of hope that things are changing for the better. The Strawberry Mansion Housing Coalition has organized block groups with monthly meetings for the block captains. Unfortunately the captains are often negligent in disseminating important information to their neighbors so meetings and activities are missed.

Several government and community based programs are well established here. For example there is a housing repair training program, Philadelphia Green is very visible in greening and maintaining vacant lots, and the federally funded Homestart program provides subsidies for home buyers.

Abandoned buildings continue to be demolished when they are deemed public safety hazards or when neighbors in adjacent buildings witness squatters, drug traffic and vermin next to their well kept homes. Urban historic districts are put in jeopardy when this level of demolition is seen as a chance to thin out the overly dense inner-city areas and install parking lots and playgrounds to make a historically important area more

Lenora Jackson, President of Strawberry Mansion Housing Coalition, Interview with Author, March 4, 1998.

DEMOLITION ON CECIL B. MOORE AVENUE



MAN ON HIS PORCH WATCHES AS NEIGHBORING HOUSE GOES DOWN



AFTER DEMOLITION IS COMPLETE THE TWO BUILDINGS WITH PEAKED ROOFS WILL BE THE ONLY ONES LEFT ON THE BLOCK.



attractive for families to raise children and park their cars. Some see this as an opportunity to develop housing that is more suitable for families of today can be built in easily acquired discrete blocks.⁷⁰ This method has been very successful at the Nehemiah project, where residents are pleased with the affordable housing that has been constructed. Providing affordable housing is a primary goal in the City of Philadelphia where it is so scarce. It would be unfortunate though if affordable housing were to be developed at the expense of sound, reusable properties, that are a culturally important part

of the community. The proactive Designation of local historic districts may stop unnecessary development from occurring.

The current situation in Strawberry Mansion proves that even with the strong presence of Philadelphia Green turning vacant lots in the neighborhood into gardens and murals, the number of vacant, debris strewn, overgrown lots is growing. Though vacant lots may create development possibilities, a great deal of funding is necessary to make the ideals of a lower density urban area, become reality. It is more likely that these lots will remain vacant and create further blight. In any case because the idea of thinning out urban neighborhoods is becoming a popular one. These new trends make it more critical to defend historically and culturally important areas like Strawberry Mansion so that the history of the place is not lost.

City Council President John Street is said to be one of the most powerful men in the city of Philadelphia. North Philadelphia is Councilman Streets' district, and this area has received a good degree of funding and development in the past few years. The Cecil B. Moore neighborhood, at Broad street and the Temple University Main Campus, east towards the Strawberry Mansion area is a Philadelphia Empowerment Zone. This area has received millions of dollars to build new homes, attract commercial development, and pump life into a previously dying area. Temple University's new Appollo Theater and Stadium are designed as the entertainment center and commercial attraction of the area

⁷⁰ Steve Stein, Bucks County Planner, Lecture, University of Pennsylvania, Seminar in Affordable Housing, March 4, 1998.

Low-income residents are buying homes in the new low density settlements between Broad and 28th. Middle income people are also looking to move back into this neighborhood. As Streets' demolition crews move eastward razing buildings as they move, the residents in the Strawberry Mansion consider how these changes just down the street will affect them, and how their neighborhood might have changed if the Empowerment Zone had been stretched to include them.

CHAPTER FIVE

PHILADELPHIA, PENNSYLVANIA



Vacant apartment building on Oxford Street, 1998.

PHILADELPHIA GROWTH

Recently the City of Philadelphia has been the subject of interest and attention. The interest stems primarily from Mayor Rendell's success in using the poor economic condition of the City to attract hotels and other large businesses to the City's downtown area. Until recently hotels downtown suffered from high vacancy rates; today several major hotel chains are vying for spaces in the area. Events and shows at Philadelphia's Museum of Art and the new Convention Center draw groups of people to the city daily. A Planet Hollywood, Lord and Taylor's and Big Kmart are just the beginning of major chain stores to move into the downtown zone. Rendell was also able to attract a Norwegian shipbuilder to reopen the long deserted Navy Yards. These triumphs took advantage of existing infrastructure, while bringing new jobs to the City. Still, as of 1996, Philadelphia had a lower dollar per square foot rental space and higher vacancy rates in the class "A" space, than a city like Boston.⁷¹

A second factor which has drawn attention to Philadelphia and Mayor Rendell is a recently published biographical book scrutinizing Mayor Rendell's tenure. Author Buzz Bissinger accompanied Rendell to meetings, hearings, and private luncheons to gain a feeling for how the man behind the City works. Bissinger's book title *A Prayer for the City* suggests what his impression of Philadelphia is, as well as it does the feeling of the Mayor.

Though downtown Philadelphia is beginning to prosper, the rest of the city is continuing to decline. Rendell recognizes that without the health of the neighborhoods

⁷¹Cushman and Wakefields, 2nd Quarter, 1996.

that surround downtown, that Philadelphia has little chance of surviving.⁷² He continues to focus on the downtown zone, things are going well there, and even as the state continues to feed yearly funds into neighborhoods change is slow.

An example posed by Blane Stoddart, Executive Director of a local Community Development Corporation, asks that the reader decide the number of murders she thinks occurred in the Central City area of Philadelphia last year. A majority of respondents will choose a number between ten and thirty. Surprisingly the answer is one. Mr. Stoddart goes on to explain that the high murder rate occurs in the neighborhoods directly surrounding the city, not in the Central City itself. Regardless of how safe downtown Philadelphia may be, the neighborhoods create a negative image for the central city and the suburbs as well. Stoddart uses this example to emphasize the importance of healing the city's neighborhoods in order to heal the downtown, and the city as a whole.⁷³

PHILADELPHIA AFFORDABILITY

“Unless the gap [affordability] is closed or substantially reduced, on the other hand, Philadelphia is doomed to little better than continuing to nibble away at a few of the most pressing problems, making a difference here and there, but facing a steadily eroding housing inventory along with rising homelessness.”⁷⁴

Cushing Dolbeare pounds into us the importance of the growing affordability gap in Philadelphia. Trends in incomes and housing costs show that from 1975 to 1988 renter income dropped by 8%, while during the same period rents rose by approximately the

⁷²Robert Fishman, "Philadelphia Tries Everything." *New York Times Book Review*, January 11, 1998, p.10.

⁷³Blane Stoddart, Executive Director, The Partnership CDC, Interview with Author, March 31, 1998.

⁷⁴Cushing Dolbeare, "Housing in Philadelphia: A Report for the Public Interest Law Center of Philadelphia", June 1988, p.7.

same amount. For Blacks during the same time period the problem is even more dramatic, by a factor of ten.⁷⁵

HISTORIC RESOURCES

Philadelphia is a historic city with the potential for local historic districts in many of the inner city neighborhoods. Twins, rows, and free standing houses made of brownstone, serpentine, brick, and the local schist populate the neighborhoods, but continue to deteriorate as property owners, the City itself included, neglects entire cityscapes. Densely grown streets were developed by Philadelphians in the late 1800s and early 1900s away from the overcrowded central city. These neighborhoods maintain their original character in terms of their carefully chosen landscapes, access to public transportation and the downtown area, but houses grand and small, that are slowly disappearing as age and neglect wear them down.

Lack of funding, aptly demonstrated in Philadelphia's inability to fully staff the historic commission, has meant deserving areas of the city have gone unrecognized as historic districts.

The landscape of Philadelphia's neighborhoods has changed as a large percentage of its housing stock, owned by private individuals, and by the Redevelopment Authority (RDA), has been left to deteriorate. Private individuals may abandon homes in neighborhoods where the properties values have decreased so much that the buildings are not salable. The RDA has collected so many houses since the 1960s that funds are not available to keep up all of the buildings. The RDA is able to make improvements and complete rehabilitations from time to time. But these few efforts are not enough to keep

⁷⁵ *ibid.*, p.46.

up with the buildings that the agency owns. Licenses and Inspections demolishes buildings as they become public safety hazards. Gaps grow in neighborhoods, and it becomes less difficult to continue to demolish.

The city of Philadelphia needs to keep its housing supply livable, lest the housing gap grow to a gaping hole that those who are not strong enough cannot help but fall through. The designation of historic districts will help to slow and to manage the rapid change that is occurring in the landscapes of Philadelphia's neighborhoods. A problem occurs when buildings are not legitimately historic, but their cityscapes are worthy of keeping.

CONSERVATION DISTRICTS

Non-historic, older neighborhoods are an essential part of the fabric of the City of Philadelphia. Without them the City would lose much of the landscape of common city dweller. These people and their homes were an important majority that provided the manpower to make Philadelphia the city that it is. Today these same homes are populated with people of a similar status as their predecessors. The people and the buildings that house them are again are of central importance to the direction that this city will take. The cultural history of the common man is the heart of the history of this country.

Some community groups along with the National Association of Home Builders (NAHB) complain that the government imposes too many restrictions on affordable housing rehabilitation. These groups have begun to work to relax preservation standards by "consolidating permit departments and streamlining the approval process"⁷⁶. So while these groups may appreciate the benefits of historic preservation they perceive that the overall preservation "system" has been set up in a manner so that it wastes time and

76

money. A relaxation of standards to create affordable housing is a public good that some community groups see as positive.⁷⁷ A relaxation of standards may increase the ease with which housing conversion is completed, but historic integrity may be sacrificed.

Retaining historic features increases property and cultural value.

Conservation districts have been proposed as a model to preserve older, non-historic districts and buildings.⁷⁸ A Conservation District specifically may not have the assets to be eligible as an historic district. This assures that districts that are eligible as historic, but that have not yet been designated, can eventually receive the deserved status.

Conservation Districts are a solution to the problem of the stringent government restrictions on historic districts. They are relevant to the discussion of affordable housing in historic districts, because though the buildings may be classified differently, both programs are driven by the goal of giving attention to the built environment, encouraging community involvement, and providing low- and moderate-income housing.

This model for preserving older buildings has been set up in several cities around the country. The model is different from city to city, just as historic districts are. The information given here is based on Philadelphia's conservation district model. In 1992 a plan was devised, but was never carried through.

Conservation Districts require that neighbors work together to create an identity for a neighborhood. They must elect to have conservation district status, a requirement that helps to ensure community participation, identify the neighborhood as a cohesive unit.

⁷⁷Daralice Boles, "Affordable Housing," *Progressive Architecture*, February 1987.

⁷⁸The Preservation Coalition of Greater Philadelphia and John Milner Associates, "The Philadelphia Neighborhood Conservation District, Volume 1, A Model Program", December 1992. (henceforth "Conservation Districts") "Older" buildings are those that are at least 40 years old. p.2-5.

Conservation Districts impact low-income neighborhoods where most of the older buildings are fairly intact, but the residents have fewer public programs available to help them take care of their homes.⁷⁹ Proposed Philadelphia guidelines require that 80% of the housing units be occupied and 60% of the units be owner-occupied.⁸⁰ Where design guidelines are implemented they are made to fit the specific neighborhood housing stock.⁸¹

The Conservation District model may provide viable methods for affordable housing in historic districts. The building stock in Conservation Districts may not have the same specialized qualities as the stock in historic districts, but the involvement of the residents, and the public assistance that they receive, must be of a similar level in order to be successful. Neighborhood involvement may be stronger in Conservation Districts because designation requires the consent of residents, as opposed to historic districts where the city has a greater degree of authority. Perhaps historic districts should take this idea from conservation districts and require initial resident participation.

POINT BREEZE CONSERVATION DISTRICT

In 1991 Point Breeze in South Philadelphia was chosen to be a model Conservation District. The neighborhood fit all of the set requirements. With 85% housing unit occupancy and 60% owner-occupancy rates, less than 10% vacant lots, and a majority of the residents earning from 50-60% of the City median income, Point Breeze satisfied the Conservation District standards.⁸²

⁷⁹ibid., p.2-1.

⁸⁰ibid., p.2-4.

⁸¹ibid., p.2-2.

⁸²"Conservation Districts." p. 4-8.

Unfortunately the experiment was not carried through, but the plan does seem to be well worth looking at more closely. The approach is bottom up, supporting the needs of the people as well as the buildings in a neighborhood, by designing guidelines that fit the physical conditions of the buildings and the financial abilities of the residents.

LOCAL HISTORIC DISTRICTS

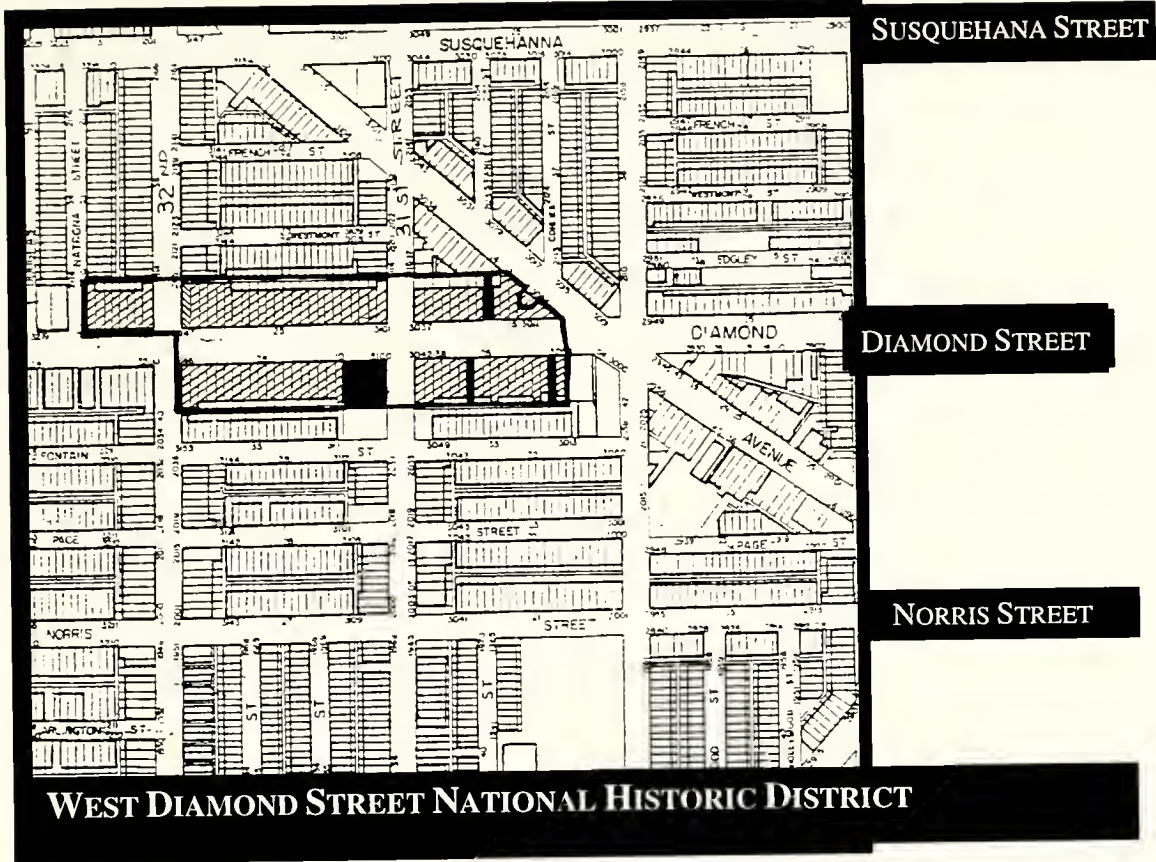
The history of Philadelphia is central to the founding of the United States. Independence Hall, the First and Second Banks, the Philadelphia City Hall, are all National Historic Landmarks as well as popular tourist attractions. Philadelphia has over 412 individual properties and 56 historic districts listed on the National Register of Historic Places. There are 6,000 properties⁸³ on the Philadelphia Register of Historic Places, but only three local historic districts.⁸⁴

The West Diamond Street historic district was the first to be nominated in 1985. It consists of a row of brownstones on a street just outside of the proposed Strawberry Mansion District. Society Hill district is within walking distance from downtown and has become gentrified. The Rittenhouse-Fitler district is in a Central City location, the housing in the district commands very high rents.

⁸³The 6,000 include the properties in the four local historic districts.

⁸⁴The Ad Hoc Preservation Planning Alliance of Philadelphia, "Philadelphia's Heritage, Preservation Plans for the Future" (henceforth called "Philadelphia's Heritage"), November 3, 1995, p.16.

The number and type of local districts in Philadelphia varies distinctly from a city like Boston where of more than 30 local districts the majority are in low-income neighborhoods on the outskirts of the city. Philadelphia's districts are close to the downtown zone, and have either experienced gentrification or never lost its middle- and higher income residents. This difference may come from Boston's greater financial wealth, and ability to designate a greater number of those districts which are worthy of the historic district standard. Boston's financial status may also have meant that districts are in better condition and therefore eligible where Philadelphia's neighborhoods may not be. Or there may be a difference in philosophy of the kind of neighborhood that deserves recognition.



WEST DIAMOND STREET NATIONAL HISTORIC DISTRICT

West Diamond was Philadelphia's first locally designated historic district. The Philadelphia Historic Commission undertook this small project with successful results. With funding from PHCD and the William Penn foundation the Advocate Community Development Corporation (ACDC) converted and rehabilitated seven brownstones into 14 units, and five brick buildings into 10 units.

The buildings sold for \$55,000 to middle-income tenants who were required to rent the other unit in the building to Section 8 households.⁸⁵

WEST PARKSIDE

For contrast a look at West Parkside national historic district may be of interest. This is an area that became a national register district so that the developer would be able to reap the tax credits. Undoubtedly this was true for Diamond Street as well, and that is the goal of the tax credit. It encourages people with money to spend it where it is most needed.

Jim Brown, the developer at Parkside, is a slightly different case. He has lived in Parkside for most of his life and he loves it. The enormous grand houses have commanding views of Fairmount park and the German style “White City” Memorial Hall. The houses themselves have an unending range of architectural details, bays and cupolas and delicate carvings, marble posts, and white terra cotta all adorn the exteriors. As it would have it some of the buildings that Jim Brown rehabilitated with such care had some interior elements intact as well. Fire places, leaded glass and parquet floors these details make Parkside feel like the home of , well, of a German Brewmeister, and that is who lived their originally.

Jim Brown single handedly with a driving spirit has rehabilitated the Parkside mansions to create low-income housing for his neighbors and his mother’s friends.

⁸⁵ National Trust for Historic Preservation, “Affordable Housing in Older Neighborhoods”. p.123.

Brown calls the meetings and makes decisions, and his neighbors trust him because he has done so much. A small garden allows people to sit in the sun, and a large in-house laundry room provides an unusual convenience.

Next Jim Brown is planning the economic development strip. So that people who live in Parkside will have decent places to shop.

Jim Brown seems to be running a truly neighborhood integrated Community Development Corporation, and that is very rare.

A NEW KIND OF LOCAL HISTORIC DISTRICT FOR PHILADELPHIA

The Spruce local historic district will be the first of its kind in the City to have pronounced affordable housing issues in a community. The West Diamond Street District is in a low-income community, but its size is so small that the problems of a larger community may not be felt in those few blocks.

The Philadelphia Historical Commission plans to continue to nominate districts in poorer, outer-ring neighborhoods and large buildings. The Strawberry Mansion historic area has been identified as a similarly low-income neighborhood that will be nominated as a local historic district.

SPRUCE HILL

A local district with similar boundaries to the currently pending National Register West Philadelphia Streetcar Suburb District, is planned to be the first in Philadelphia with a substantial low-income population, bolstered by a good sized middle income

population.. The demographics of this neighborhood are somewhat deceiving, but the problems of poverty, abandonment, and affordability are real.

West Philadelphia is the home of the University of Pennsylvania, Drexel University, and the College of Physicians and Surgeons. Due to the large student population in the neighborhood, rental rates, homeownership rates, group homes, vacancies and income levels are deceptively very discouraging. When taken into consideration that students often rent housing for short periods of time, at high costs, and often have little money, the values make more sense. Regardless, West Philadelphia is experiencing a loss of population, and decrease in housing value. In West Philadelphia vacant buildings are visible on almost every block, and for sale signs decorate more than the "healthy" 2% of lawns.

The West Philadelphia district is unique because of the presence of the University of Pennsylvania, which is beginning to make concerted efforts to work with the neighborhood to solve housing problems. Under University President Judith Rodin a philosophy has developed that by improving the neighborhood and working with current residents the University itself will benefit and be improved.

West Philadelphia has always had strong community groups that fought to shape the neighborhood into an environment that was livable for all of the residents. A large number of University affiliates and graduates has made this a special neighborhood. The presence of a university can work either as an advantage or a disadvantage to the neighborhood in which it is located. Universities bring to an area a population of educated people who will presumably contribute to the neighborhood and demand certain

amenities. Bookstores, film houses, coffee shops and art galleries are all elements that often surround a university and enrich the community as a whole.

But a population of young transient students can also bring undesirable elements into the community. Bars, drugs, and prostitution have become problems in communities that are hosts to urban college campuses. Situations at Brown University (Providence, Rhode Island), and the University of Wisconsin (Madison, Wisconsin) led community residents to blame students for the downfall of the middle class community, this is not an uncommon perception. The strategy used to house, students, staff, faculty and neighborhood residents may be a factor in determining whether the neighborhood is positively or negatively affected by the university's presence.

West Philadelphia has many positive aspects that provide a promising future for it to survive well as a historic district. The University of Pennsylvania is beginning to shape the direction of the surrounding neighborhood by offering staff incentives to live in the area. If, with the incentives and the new economic development initiatives that will take place in West Philadelphia the neighborhood is still able to retain its low-income population it will be important to see what steps were taken to do so. There is likely to be a good deal of conflict between those dedicated to the neighborhood and the low-income population, and those more interested in the tax base.

The idea is that Strawberry Mansion, and any other historic district, once successful economically is in danger of gentrification. It is a difficult proposition to imagine in the present condition of many low-income areas, but in a forthcoming chapter

it will become apparent how Dudley Square in Roxbury, a low income district, has become desirable to upper income households.

Past Adaptations

Adaptations occur because the original configuration of the housing stock no longer fulfills the need that it originally did. The majority of residences in West Philadelphia were built at a time when people lived in large homes with large spaces for entertaining and many rooms for housing relatives and servants. Today a single household is not likely to need as much room. Not only do they not *need* as much room, but also they are financially unable to keep up the entire house and therefore are forced to divide the space.

West Philadelphia's large student population and large low to moderate-income population need smaller more affordable housing units. Economy drives building owners, who often do not live, in the area, to adapt the rows and twins to fit these needs.

Unfortunately, lack of funds, and lack of care has meant that many interiors have been altered for the worse, and more importantly, altered so that virtually no use other than the current one can be made of the building. Landlords have stripped interiors of single family units, installed drywall partitions to make small rooms, and inserted kitchens and bathrooms for six units that make a building unrecognizable. Rectangular additions that project out into the sidewalk are another common conversion that gives landlords and storeowners more interior space.

Inappropriate adaptations can completely erase historic elements such as the continuous facades on a street, unusually shaped windows, matching twins, and ornately carved exterior and interior woodwork that make West Philadelphia houses special. In instances where these elements are not destroyed, buildings may be so changed that it is

cost prohibitive to use them in any other capacity. This may be somewhat acceptable until the current use is outlived. When this happens the building is useless, then abandoned, and finally demolished. "Demolition by neglect" occurs in this neighborhood when a building has become structurally unsound, so that it is not economically feasible to make the repairs, or when it has outlived its use. In order to preserve the historic resources of West Philadelphia residential buildings methods should be devised to alter as little as possible while creating a vital use for them.

Adaptations do not have to threaten the survival of or be harmful to the historic integrity of these buildings. Adaptations can be undertaken so that much of the structural and historically significant material remains in place. Conversions can also be carried out so that they are almost entirely retreatable. Development of floorplans that allow the addition of interior walls, rather than the removal of original material, may be vital in creating affordable apartments or coops that are retreatable should they need to be.

WEST PHILADELPHIA STRATEGIES

West Philadelphia is too large an area for the community groups to be entirely cohesive. There are several strong block groups that attend to smaller divisions of the neighborhood. Organizations that communicate among the smaller area groups such as The Partnership CDC, the University of Pennsylvania, and the University City District are active in developing plans for the entire area. Economic development programs, housing subsidies, and cleanliness and safety help to provide a more stable environment for the historic housing stock. The block groups, the CDC, and the University are dedicated to ensuring that low-income residents receive government subsidies and technical assistance to care for housing.

As the University of Pennsylvania continues to renew its interest in the neighborhood in which this local historic district will eventually exist, plans and strategies will be driven more and more by the needs of the institution. A strong dedication to working with the community helps to ensure the success of affordable housing in the district. Nevertheless local groups are likely to be strongly swayed by the goals and methods of this powerful institution.

Strawberry Mansion will not be influenced by an institution like the University of Pennsylvania, but the influence of a successful Empowerment Zone may be strong. Already demolition is underway on Cecil B. Moore Avenue.

PHILADELPHIA STRATEGIES

The City of Philadelphia has few local historic districts, many National Register Districts and several more structures and neighborhoods that are worthy of attention. The National Register districts encourage development through the use of the Historic Preservation Tax Credit. Philadelphia's strategy of dealing with its historic, and not yet designated districts does not address the very problem that the City is facing. Local designation, when instituted, emphasizes a visual cohesiveness that tells the viewer that structures are related, and form a indivisible whole. To designate before being ready to rehabilitate is proactive. Because the City is unable to physically take care of all of its housing stock, perhaps protection through the local or national register of historic places would be a prudent start. Programs such as the Homeownership Rehabilitation program, and the Homestart help to rehabilitate and maintain buildings so that the landscape is kept intact, so that the burden, technically and financially, is not so great.

Section 106 provides modest protection to as yet un-designated buildings, but the goal of creating affordable housing in historic districts is not simply to stop demolitions, but to promote a way of life. Local district designation helps to promote a way of life that encourages residents to take notice, and take care of their environment.

Philadelphia's Community Development Corporations begin to allow residents to make decisions about their own neighborhood, as well as providing an amenity which makes people feel that they belong.⁸⁶ A feeling of belonging, may lead to participation; a necessity for a low-income local historic district.



⁸⁶B. Shear, "The Economics of Housing in Neighborhoods," August, 1996, p. 8.

CHAPTER SIX

BOSTON MASSACHUSETTS



ORIGINAL SPINDLE WORK ON PORCH, NATRONA STREET, STRAWBERRY MANSION, 1998.

The city of Boston is beginning to climb up from a period of depression in the early 1990s, into a period of affluence in the late 1990s. Private businesses are eager to invest in the city, just as private individuals are finding that Boston is a pleasant and enriching place to live. But Boston, like many other major cities, has experienced a loss in population over the past few decades. Between 1950 and 1990 movement of industry from the central city led to a 28% population decrease. Urban problems, including crime, poverty, and lack of affordable housing, were exacerbated by the loss of employment possibilities. Boston's population continued to decrease during the 1990-91 recession, draining resources from the central city region.

Though social and economic situations in Boston are improving dramatically, the City is still struggling with providing adequate levels of affordable housing for the middle- and low- income population. Programs that were initiated in the 1970s and 1980s are just now beginning to take hold and make visible changes in low income neighborhoods.

The 1990 census data reinforces the fact that Boston suffers from the trend visible in other major metropolitan areas in decline. Moderate to low income families are clustered in the city, and affluent households migrated to the suburbs. This trend has resulted in the rapid decay of several inner city areas, including important historic districts.

Boston's median family income (MFI) is \$34,377: 36% of the population are very low income (below 50% MFI), 12% are low income (51-80% MFI), and only 8% of family households earn a moderate income (81-95% MFI).⁸⁷ Twenty five percent of Boston's population is African American and 40% of the population is often ethnic

⁸⁷Boston Executive Summary, p.2.

minority group.⁸⁸ Ethnic minorities are a large percentage of the lower income group and are often not able to afford the choice of emigrating out of the central city area. Boston's central city is left with a high concentration of low income minorities; a group that has a difficult time having the political clout to convince legislators to spend money in their neighborhoods.

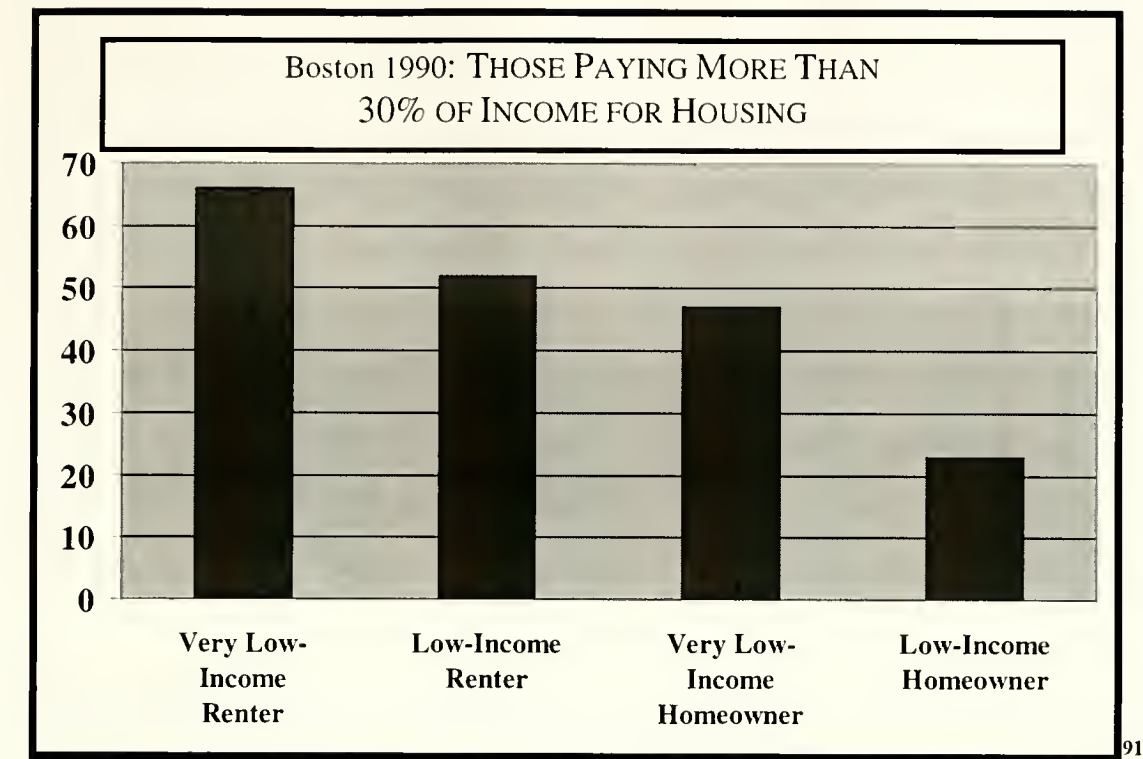
"Housing Facts and Figures" for the City of Boston show that in 1987 half of the housing units were private rentals, and 18 percent was publicly assisted. Back Bay and Beacon Hill, affluent historic districts, have the highest property values in the city, and only 4% publicly assisted housing. Roxbury has been a depressed neighborhood for decades, but since the 1980s has begun to stabilize and has --% of the City's historic districts there. 47% of the housing stock is publicly assisted, the highest in the city, and only 51% of the housing stock is owner-occupied.⁸⁹

Homeownership is the foundation of the American Dream. The Dream is so integral that the American economy is designed so that households are financially rewarded when they are able to own a home. Renters, who are often getting less from their housing, in terms of space, amenities, and the ability to personalize, pay more for the same amount of housing. This system is biased against low income households that are usually unable to afford to purchase housing. Renters are expected to pay slightly more of their income for housing (30%) than are homeowners (27%). Nevertheless over 60% of the low-, to very low-income homeowners face problems of affordability.⁹⁰

⁸⁸Boston, MA. Consolidated Plan for 1995, Executive Summary, p.1 (henceforth Boston Executive Summary).

⁸⁹"Housing Facts and Figures"

⁹⁰Boston Executive Summary, p.3.



BOSTON HOUSING AGENCIES

The Boston Housing Authority (BHA), the Boston Redevelopment Authority (BRA), and the Public Facilities Department are the three agencies in Boston that administer housing and community development programs. BHA controls public housing, BRA, zoning and urban renewal districts, and the Public Facilities Department administers Federal grant funds. There are 20 Community Development Corporations (CDC) in the city that initiate economic and housing development. The CDCs, developers and social service agencies coordinate the CDBG plan.

⁹¹ US Census, 1990.

CDBG FUNDED CITYWIDE PROGRAMS

Boston's *1995 Consolidated Plan* states that "reducing poverty, increasing homeownership among lower income households, revitalizing neighborhoods, and supporting lower income homeowners" is essential to improving Boston's housing situation. The *Plan* states that these efforts will focus on households spending at least half of their income on housing.⁹² Though this household expenditure is well above the 30% limit, a family spending 50% of its income on housing does experience grave financial difficulties. As well assisting households with a wider range of housing expenditures allows the City to provide funding to a larger number of households.

CITY PROGRAMS

In the 1996 fiscal year the city of Boston received \$33,699,000 in CDBG funds. Boston administers its CDBG monies so that all program funds are available citywide. Community groups apply for the available funds and money is distributed to those groups with well defined projects that are prepared to begin work.⁹³ This method allows the City to distribute the funds in total each year and avoid giving money to projects that are not prepared to use the funding.

CDBG is the main source of funding for community development. Following are several programs implemented by the City that may be used to create affordable housing, highlighted entries may be used to assist in restoring buildings in historic districts.

THE EXISTING HOMEOWNER REHABILITATION PROGRAM

The program provides grants, financing and technical assistance to homeowners:

It was expected to impact 1360 housing units in the 1997 fiscal year. This program

⁹²Boston Executive Summary, p.4.

⁹³Bill Buckley, Boston CDBG/Grantee Performance Reports, interview with Author, January 20, 1998.

focuses on rehabilitation offering grants, up to \$4,000 for 1/3 the cost of repairs and assistance in purchasing fixer-upper homes.

THE HOMEOWNERSHIP DEVELOPMENT PROGRAM

Local historic districts will be favorably affected by these government funds. The program supports the construction of, and preservation of affordable homeownership. The program is predicted to impact 96 housing units in the 1997 fiscal year. The program focuses on giving funds to vacant and distressed housing. This kind of housing project may be used to focus on modern and recently built housing. Though this is not a historic preservation effort, the preservation of these housing units is important in order to attempt to maintain the current level of affordability. The more housing units are lost, the greater the problem of low-income housing becomes.

Because there is a “preservation” component to this program funds may be used to support low-income homeowners in historic districts.

Through the **Homebuyer Financial Assistance** program lenders give technical assistance to low- income households interested in owning their own homes. This program was predicted to assist 524 households in the 1997 fiscal year. With the assistance given downpayments on the home may be decreased to 3% from the regular 5%, saving the low-income homebuyer cash up front. Through this program a homebuyer education course is presented, which when completed can earn the participant up to \$1,000 toward closing costs.

HOMEBASE

Homebase is a single education center that provides information on resources available to homebuyers. This kind of resource dedicated to low-income buyers is may be critical in helping residents get through their first home purchase. This seems to be the function that the Strawberry Mansion Housing Coalition performs in the neighborhood.

The Rental Housing Development Program

This program resembles the Homeownership Development Program, but with benefits for developers rather than homeowners. The program was designed to provide funding to 350 units in the 1997 fiscal year, to assist in the construction and preservation of affordable housing that was initially vacant or distressed. The housing projects for which grants and loans are received must be rental properties.

Community Housing Development Organizations

(CHDO) program is supported through collaboration between CDBG and the Neighborhood Development Support Collaborative to develop affordable housing. Because grants are as large as \$100,000 the program was predicted to assist only 14 organizations in fiscal year 1997.

The Community Housing Development Organization is set up to grant funds to programs such as the Strawberry Mansion Housing Coalition. In a Strawberry Mansion \$100,000 would provide a strong basis to run a housing program.

The Demonstration Disposition

Through this program Massachusetts Housing Finance Agency (MHFA) makes an effort to give a majority of State planned projects minority owned businesses or to joint ventures.⁹⁴ The success of the Demonstration Disposition project has led to the restoration of 2,000 very rundown HUD foreclosed properties in Roxbury, Dorchester, and the South End. This program not only assists in the production of affordable housing, but it provides minorities, and therefore often lower-income households, with more work opportunities. The full inclusion of minority businesses in the economic system will help to close the housing affordability gap, and allow lower-income minorities more choices in terms of place of residence.

Housing Counseling Program

In Boston a given number of five community-based non-profit organizations provide services through the Housing Counseling Program. These efforts were predicted to serve 800 people in fiscal year 1997.

Counseling, search and referral services are provided to low and moderate income people.

The Tenants at Risk

This program is designed to help multi-family rental properties that, for several different reasons, may face the risk of losing their homes. The program is predicted to service 20 privately owned multi-family rental housing buildings. HUD foreclosed multi-

family properties may receive technical assistance and advice. Residents habitating in buildings where the management has pre-paid the mortgage, and thus the affordability is expiring may get help to plan their next housing options. The program also provides the broad based assistance of providing operating assistance to CDCs.

Programs such as Tenants at Risk that are specifically aimed at households in multi-family properties are simultaneously assisting those who are least well off. Apartment rental is the most immediate “cheapest” way to pay for housing and these are the people who need the most assistance, and who are most likely to fall through the affordability gap.

BOSTON’S HISTORIC DISTRICTS

Of the roughly, 22 historic districts in the city of Boston, approximately eight districts have substantial low-income populations. The Boston Landmarks Commission designates and oversees these historic districts and properties. Back Bay and Beacon Hill are designated historic districts, and are also two of the most desirable places to live in the Boston area. These neighborhoods were never completely deserted by people of wealth. Large well kept brownstones adjacent to posh downtown shopping districts, and a view of the Charles River demonstrate the success of the location and the building stock of these historic districts.

In Boston, the neighborhoods of Roxbury and Dorchester were much like Strawberry Mansion in Philadelphia. These areas were settled by affluent Bostonians, and later by immigrant Jews in the early 20th century. At this time apartment blocks were built and these neighborhoods began to change.

⁹⁴*Boston Globe*, "Investing in the Housing Stock", December 23, 1997.

In the 1950's and 1960's Blacks moved in, real estate agents had no qualms about blockbusting and redlining. Blockbusting moved Black families into the neighborhoods at a higher price while at the same time "scaring" the resident Jews into moving from the neighborhood. Redlining prevented these same families from getting loans to upkeep their properties. Once a neighborhood was predominantly minority banks and loan agencies would draw a red line around the area on a map, identifying it as a place where loans should not be made. Soon enough neighborhoods became almost entirely occupied by minorities living in substandard housing stock.

Absentee landlords who still controlled some of the properties in town, but had moved to the suburbs, charged their tenants high rents. This practice also increased poverty levels as people spent more of their income on housing than on other necessities. Blockbusting and redlining occurred in many other cities other than Boston, but Boston's case was particularly infamous.⁹⁵

ROXBURY

Roxbury is coming into its own. With extensive grassroots efforts and dedication of public dollars, the neighborhood is transforming from a neglected slum to an increasingly livable area. Bostonians are beginning to appreciate its friendly, well designed neighborhoods, with attractive historic housing. 91% of the conversions from rental housing to condominiums occurred from 1985 to 1987. When this percentage is compared to the adjacent neighborhood of Jamaica Plain with only a 45% increase in condominiums in the same time frame, it becomes apparent how quickly homeownership is increasing in Roxbury.⁹⁶ Proximity to downtown Boston, access to public

⁹⁵Katherine L. Bradbury, et al, "Geographic Patterns of Mortgage Lending in Boston, 1982-1987", *New England Economic Review*, September/October 1989.

⁹⁶"Housing Facts and Figures"

transportation, and a main street that has been greatly improved with federal empowerment zone funds are drawing attention to Roxbury.

For years the South End was the area that middle-income Bostonians moved into next door to the long term lower income residents. Now the South End is popular and too expensive for most middle-income households. Real estate agents are beginning to suggest Roxbury to their clients as an desirable, affordable place to live. A modest rise in Roxbury housing prices of approximately 6.4% from 1992 to 1996 indicates the increasing popularity of Roxbury. It has been estimated that 60% of the buyers in Roxbury are from neighboring areas.⁹⁷ The attention that Roxbury is gaining from the City, and the middle-class, make it a prime target for gentrification. But the residents that lived in the neighborhood and fought for affordable housing, police protection, and garbage removal were not willing to let things go that way.

In describing the sequence of conditions that have taken place in Roxbury the story begins to sound very similar to that of Strawberry Mansion. In the case of Roxbury it is the center of attention, as is the Cecil B. Moore area in Philadelphia. In both cases low-income neighborhoods with similar inherent qualities, proximity to center city, public transportation, and historic housing stock, are being inundated with federal funds.

DUDLEY SQUARE NEIGHBORHOOD INITIATIVE

In 1985 an organization from outside of Roxbury came to Dudley Square, with the goal of combating the drugs, gangs, and filth that were rampant there. In a neighborhood where the per capita income was half that of the rest of the City, the residents themselves decided to take action and the Dudley Square Neighborhood Initiative (DSNI) was

⁹⁷Kathleen Howley, "Welcome to Roxbury", *The Boston Globe*, January 30, 1997.

formed. The initial goal was to stop the City from dumping illegally in the area.⁹⁸ Once successful with that quest the group stayed together. In 1988 DSNI began their eventually successful quest to gain the power of eminent domain usually reserved for the City.⁹⁹ This meant that the group had the power to develop blocks of housing rather than the more costly and time consuming scattered site developments.

DSNI formed as a group in order to combat a common problem, and continued to work together and develop solutions to neighborhood problems. Though the Strawberry Mansion CDC may face similar economic, social, and structural problems in their neighborhood, nothing has appeared that has forced people to work together in combat. In Dudley Square, the Empowerment Zone works as a positive force. But the developers of the Empowerment Zone in Philadelphia have not identified Strawberry Mansion area as an important cultural resource.

As of 1997 DSNI had restored 300 housing units. The organization's members worked with the model of Washington D.C.'s Adams-Morgan neighborhood as an ideal while forming their own neighborhood.¹⁰⁰ Adams-Morgan is highly diverse, both racially and socio-economically, a mixed income. Dudley Square with historic homes intact could easily mimic it. In Adams Morgan commercial streets are lined with shops representing innumerable ethnic backgrounds, and residential streets with expensive brownstones as well as handsome apartment buildings to encourage mixed-income living side-by-side.

The investment of the residents and the changes in the neighborhood paid off when in 1994 the revitalization of Blue Hill Avenue became an important initiative in the

⁹⁸*The Boston Herald*, May 14, 1997.

⁹⁹"Neighborhood Hopes to Wield Eminent Domain", *Boston Globe*, October 28, 1988.

¹⁰⁰*The Boston Globe*, July 16, 1997.

Mayor's agenda. Historically the street had been one of the main thoroughfares into Boston, but over time the neighborhoods around it deteriorated and the avenue fell out of favor.¹⁰¹ Since this time the City of Boston has devoted substantial funds to revitalizing Blue Hill Avenue, including money for façade restoration and a Gateway Park. Though conditions are still slow to change the ideal of a healthy, mixed –income neighborhood seems to be a possibility.

¹⁰¹Richard Charcon, "Dudley Town Common", *The Boston Globe*, June 9, 1996

CHAPTER SEVEN

PROVIDENCE RHODE ISLAND



PROVIDENCE, RHODE ISLAND, NATIONAL REGISTER DISTRICTS INDICATED IN GREY.

Providence Rhode Island is a relatively small East Coast city with an impressive collection of historic buildings and historic districts. It was one of the first cities to make preservation part of the city planning process. The housing stock that makes up the College Hill historic district, which is directly adjacent to downtown, prompted city officials to consider preservation seriously.¹⁰² Small wooden homes built in the eighteenth and nineteenth centuries were an asset that could not be sacrificed.

"When other cities have taken the turn to the left or to the right, they haven't done that path of having confidence in themselves. We, kept reinvesting and reinvesting in our downtown." five-term Mayor Vincent A. Cianci Jr.¹⁰³

Downtown Providence is the only major city whose entirety is listed on the National Register of Historic Places. The City is beginning to make concerted efforts to bring people back into the commercial downtown area, to shop as well as to work. The outskirts of the city are not so completely deserted as those of other cities. Though urban renewal in the 1960s did lead to a freeway cutting through some neighborhoods, and cutting them off from downtown, the presence of three institutions of higher learning, Brown University, Johnson and Wales and Rhode Island School of Design (RISD), continually drew people to the area. A historic district of rare age and integrity just adjacent to downtown also attracted tourists and homeowners.

¹⁰²"A Plan for Preservation," The City of Providence R1 Plan #2 of the Comprehensive Plan, September, 1993.

¹⁰³Christina Nifong, "To Revitalize a Decaying city takes many acts of Providence," *Christian Science Monitor*.

Yet, like so many others, the City of Providence was ravaged by the loss of industry, and has had a close to deserted downtown area for several. The closing of the credit unions led to foreclosures and abandoned properties. The City has suffered a 38% population loss since 1940.¹⁰⁴ As of 1996 only 35% of the properties in the city were owner-occupied.¹⁰⁵

Today the City is making small steps toward a comeback. The waterway through downtown has been opened up, and gondolas paddle through on warm summer nights. The city is small and walkable with period street lamps and restored historic department store buildings. A water and plant park leads the pedestrian up the hill toward the Capitol, and to the site of a new shopping mall that is being constructed.

PROVIDENCE HISTORIC DISTRICT COMMISSION

The Providence Historic District Commission (HDC) is designed to create and monitor local historic districts in the city. There is a local zoning ordinance, which is applied after discussions, education, and finally a public hearing in front of the City Council. There are 7 local districts, which total 1,600 properties. The Commission has jurisdiction over all exteriors in the local historic districts. Each proposed change on a building, repairs, alterations, new construction, demolitions, or moving structures requires that the party involved acquire a Certificate of Appropriateness from HDC. Without a Certificate a building permit will not be issued.

¹⁰⁴"A Plan for Preservation." The City of Providence, 1993, p.26. (Henceforth "A Plan for Preservation).

¹⁰⁵Gregory Smith, "A Conversation with Clark Schoettle, historic preservationist," *Providence Journal Bulletin*, May 13, 1996.

The HDC is composed of 14 volunteers. All are city residents, with ten members appointed by the Mayor; two from the City Council, and two from the General Assembly. All decisions made by the board are binding, with the possibility to appeal.¹⁰⁶

Department of Planning and Development *Providence Plan for Preservation* in 1993. The plan puts preservation, rather than new construction at the center of the city's growth. It suggests a focus on historic buildings downtown, and the use of some of allotted funds that are for low- and moderate-income homeowners specifically to go towards historic rehabilitation of the neighborhood homes.¹⁰⁷

STATE PROGRAMS

The state of Rhode Island provides monetary aid to cities and towns each year. In 1997 the City of Providence received approximately fifteen million dollars, from the Rhode Island Department of Administration.

There are two main sources of funding that may apply to affordable housing in historic districts in the state of Rhode Island. Federal HOME funds are applied primarily to housing rehabilitation, as well as to homeownership and Community Housing and Development Organizations (CHDO). CDBG funds go to housing rehabilitation and development, as well as to community development. Rhode Island Housing and Local Initiative Support Corporation (LISC) give technical assistance to not-for-profits interested in developing their ability to create affordable housing.

In order to encourage fair distribution of affordable housing the state of Rhode Island scores HOME program applications according to the percentage of low-income

¹⁰⁶Providence Historic District Commission, "Questions About Local Historic Districts".

¹⁰⁷ "A Plan for Preservation."

housing in a community. In communities with the lowest percentage of subsidized housing, owners looking to sell are required to advertise in statewide, ethnic and minority publications. These communities are also required to fully develop an affirmative marketing plan.¹⁰⁸

All National Register properties in the City of Providence are eligible for local preservation grants.¹⁰⁹

STATE 10% INCOME TAX CREDIT

This is a state income tax credit similar to the federal Historic Homeownership Act, which is currently being proposed. Residents engaging in rehabilitation of owner-occupied historic houses listed nationally or locally are eligible for the credit.¹¹⁰ The credit has been available since 1988 for rehabilitation efforts in conservation districts as well as historic districts. This type of state credit is available in many states throughout the country but is often under-used by homeowners. Further, in Rhode Island the municipalities in the state are given the choice of enacting this legislation. Providence has decided not to take advantage of the 10% income tax credit.¹¹¹

RHODE ISLAND HISTORICAL PRESERVATION LOAN FUND

Not-for-profit, public and private owners of historic properties are eligible for low-interest loans.¹¹²

¹⁰⁸ibid.

¹⁰⁹"A Plan for Preservation. The City of Providence RI," p.11.

¹¹⁰"Providence Historic District Commission, "Pamphlet.

¹¹¹"A Plan for Preservation," The City of Providence RI, September 1993, p.87.

¹¹²"Providence Historic District Commission," pamphlet.

RHODE ISLAND HOUSING AND MORTGAGE FINANCE CORPORATION (RIHMFC)

RIHMFC offers more than 2 dozen programs for low and moderate homebuyers. The agency recently reduced interest rates to 4.95% for households with a maximum income of \$23,000.¹¹³ As early as 1978 RIHMFC was on the cutting edge of affordable loan financing. The agency shortened the commonly used loan financing period of 40 years to 25 years. This led to a faster payment of the principle, and a rent reduction for homeowners, as well as a faster recapture rate for developers. The end result of this plan was that Rhode Island was able to finance significantly more Section 8 units, and became one of the top ten states for multifamily housing production. HUD, impressed with these results, encouraged other states to follow a similar model.¹¹⁴

CITY PROGRAMS

The legislature of Providence Rhode Island made an decision early on to integrate historic preservation into its city planning process. The Planning Commission designed a system in which historic districts existed as overlay zones. An overlay zone for Conservation districts was also planned for. Conservation districts provide some protection for the buildings, and streetscape, but the rules are not as rigorous as those for historic districts.¹¹⁵

¹¹³Laura Castaneda, "Low Down Payments put Homes in Reach," *The Providence Sunday Journal*, December 28, 1997.

¹¹⁴"State News: Rhode Island cuts Section 8 Term Rates," *Journal of Housing*, June 1978, p.296.

¹¹⁵"A Plan for Preservation," The City of Providence Rhode Island, p. 23.

PROVIDENCE PLAN HOUSING CORPORATION (PPHC)

PPHC makes available several home improvement programs to households with a maximum annual income of \$46,690. Owner occupied homes are eligible for *Paint the Town* loans for exterior painting, *Home Repair* low interest loans for practical repairs such as energy saving and code violations, and *Paint-it Fix-it* grants go to 450 households to paint their wooden homes.¹¹⁶ This program contributes to the preservation of historic wood materials.

The *Down Payment Closing Cost Assistance* program requires that homebuyers attend a class on paying for and taking care of a home. Once the class is completed the buyer receives downpayment and closing cost assistance. By providing downpayment assistance to first time moderate- to low-income homebuyers the city of Providence is slowing vacancy rates and encouraging personal investment in neighborhoods. This program is also appropriate for buyers purchasing in a historic district. Specific classes providing information on caring for historic properties would be both helpful and important for the longevity of the building. These programs target low-income residents and because they focus on home painting they also may help the neighborhood to look better.

The *Rental Rehab Program* provides low interest loans to rental property owners who rent to tenants with moderate to low-incomes. Loans may be used to make safety code violation repairs to properties. The restrictions on the property owner are specific and require that he/she: live in Providence; attempt to keep properties free of housing

violations; not own more than 3 rental properties in Providence; not exceed a certain family income and use loans to make repairs on a 1-4 unit building. The *Home Repair Program* provides moderate and low-income homeowners with low interest loans up to \$10,000 to repair safety code violations. Keeping properties up to code is very important in terms of keeping them occupied. The longer a home is not up to code the more dangerous or uninhabitable it is likely to become. Repairing safety code violations is an important part of keeping historic housing sound, as well as making sure units stay in the housing pool so that affordability does not decrease.

PROVIDENCE PRESERVATION SOCIETY REVOLVING FUND (PPS)

PPS provides low-interest loans for the exterior rehabilitation of properties in specific historic districts; Armory and North Elmwood/Upper South Providence. The program primarily provides housing for low- and moderate-income homeowner-occupants.¹¹⁷ As of 1996 the Revolving fund had disseminated \$1.75 million, plus, in low-interest loans to homeowners.¹¹⁸

The Revolving Fund may provide technical assistance in identifying the needed funding programs, choosing appropriate paint colors, redesigning missing portions of buildings, as well as light construction work in replacing building portions.¹¹⁹

¹¹⁶"Providence Housing Programs," pamphlet, 1997.

¹¹⁷"Providence Historic District Commission," Pamphlet.

¹¹⁸Gregory Smith. "A Conversation with Clark Schoettle, historic preservationist," *Providence Journal Bulletin*, May 13, 1996.

¹¹⁹*Providence Preservation Society, Revolving Fund News*, Winter 1995.

STOP WASTING ABANDONED PROPERTY

SWAP is a private not-for-profit that acts as a broker between building owners and a party that wishes to purchase and rehabilitate. Most often SWAP offers its services to partys providing housing to low- and moderate-income homeowners.¹²⁰

PROVIDENCE HISTORIC DISTRICTS WITH AFFORDABLE HOUSING ISSUES

Armory Historic District:

This is a residential neighborhood with 109 properties in West Providence. The one and two family houses that populate the community were built in the mid to late 19th century, and provide examples of Greek Revival, Queen Anne, and Second Empire Styles. The district takes its name from the Cranston Armory built in 1907. The Dexter Parade Ground adjacent to the Armory was originally used as a military training field and remains as a large open space. PPS and the Armory Revival Company have made concentrated efforts to revive this historic district with some level of success. An example of PPS's work here is a three family Greek revival house (c.1872) which with one owner occupant and two rental units to defray costs, the owner need only pay \$75 a month.¹²¹

North and South Elmwood:

The Elmwood neighborhood is located on Providence's west side. The northern district has one hundred and twenty three properties, and the southern district, which generally has a higher low-income population, has one hundred and forty eight properties. One and two family houses on large lots make up both of these historic districts. As well commercial districts along two major thoroughfares enhance the community. The

¹²⁰"A Plan for Preservation, the City of Providence," September 1993.

¹²¹*Providence Preservation Society Revolving Fund News*, Summer 1992.

housing stock provides examples of the late Victorian period built in response to Providence's industrial boom in the late 19th century. The Elmwood community's easy access to factories, Providence's West End, and Downtown made it a desirable place to live.¹²²

The PPS Revolving Fund was able to renovate a 2,000 square foot donated Victorian (c. 1889), which will cost the new homeowner \$595 a month. The four bedrooms and two baths will provide plenty of room, at an affordable price for a moderate-income family.¹²³ In some of the PPS, projects neighbors are willing to donate sweat equity to speed along the revitalization process, as well as to lower the cost.¹²⁴

STRATEGIES: PROVIDENCE

The historic districts in Providence have benefited from a plethora of well designed and inter-related state and city programs that were instituted early. The city is small enough that residents and lawmakers experienced the importance of the cultural resources on a daily basis. As well, the City's Mayor Cianci reign for over twenty years provided a stable base for ideas on preservation.

Because the famous College Hill housing stock has long been an intact historic district, this further enforced the importance not just of building preservation, but of district preservation. The aesthetic experience of College Hill would not carry its current level of cultural importance with empty lots, infill, and deteriorating structures. Providence experienced first hand the power of building retention and upkeep in historic districts, and made concerted efforts to carry this same level of care to other districts. The

¹²²"Providence's Local Historic Districts," Providence Historic District Commission.

¹²³*Providence Preservation Society Revolving Fund News*, Summer 1992.

¹²⁴*ibid.*, Winter 1995.

early implementation of historic district, and conservation district, city planning overlays helped to create and maintain historic districts.

Clark Schoettle and the PPS Revolving fund are an important force in creating affordable housing in historic districts. This is Schoettle's sole area of interest, therefore when questioned about affordable housing in historic districts anyone in the city will speak his name. The existence of one person so dedicated to this cause has made a difference in Providence. He is well known, and his work is well respected. The revolving fund that he and PPS have established make it possible for low income households to afford and take of their homes.

CHAPTER EIGHT

STRAWBERRY MANSION: DIRECTIONS



MONTGOMERY STREET ROW, STRAWBERRY MANSION, 1998.

Strawberry Mansion is a neighborhood that is on the edge. It borders Fairmount Park, the railroad tracks, a Philadelphia Empowerment Zone, and it is on the edge of survival. Fortunately there are forces working in favor of the people and the history of Strawberry Mansion

The goal of this thesis study was to identify methods and programs used in other historic districts facing issues of affordability that were successful, and that might bring revitalization and success to Strawberry Mansion. Events positive and difficult that occur through the years spent in creating a working neighborhood demonstrate how elusive the definition of success is in this situation. The future will also, undoubtedly, lead to more vacillations in the level of success with which affordability is maintained and historic resources are preserved and appreciated. People, and neighborhoods, and cityscapes are all living changing entities, and because they are on the path to success today, does not mean that continued vigilance is not prudent. The recent change in the welfare reform laws are likely to have substantial effects on housing affordability, just as the Tax Reform of 1986 did by instituting the Low Income Tax Credit, and reducing the strength of the Historic Rehabilitation Tax Credit.

The information that was gathered through this study is important to the understanding of what the possibilities are for the future of the Strawberry Mansion Historic Area. Programs and laws that are readily available in the Philadelphia jurisdiction will have the most impact on the future of Strawberry Mansion. To preserve

urban historic fabric, while simultaneously providing a concrete public service, it is beneficial to study methods that already in use. Eventually good ideas can be identified and implemented appropriately.

Strawberry Mansion is beginning with a strong base. In a section of the city like North Philadelphia where a good portion of the housing stock has been razed, Strawberry Mansion has managed to maintain and retain a good deal. Federal HOME funds have assisted with building upkeep, and despite low-income level residents have a high level of homeownership. Though it was reported that it is difficult to get people to attend neighborhood meetings, a high level of owner-occupancy does indicate an investment in the neighborhood. People who own homes move less often; one of the primary challenges and necessities when promoting historic district status in a low-income neighborhood is to prevent gentrification. If homeowners are less likely to move, there is less chance of the neighborhood being vulnerable to a large influx of newcomers. Strawberry Mansion has a high percentage of homeowners and so this is the first very strong base on which the neighborhood can rely on in the process of becoming a historic district.

The reason that residents of Strawberry Mansion are able to own their own homes at such high rates is that there are a good number of small houses. Often the perception is that people, low-income and not, do not want to live in old houses because there is too much space. The majority of houses in Strawberry Mansion that are owner-occupied are no bigger than a modest, modern home.

With subsidies from programs like the Homeownership Rehabilitation Program available through the RDA Strawberry Mansion residents may rehabilitate vacant homes and finish the brick façade in a coat of green paint with metal awnings over the windows. Technical assistance provided through the Strawberry Mansion Housing Coalition may be superior for plumbing and roofing work, but in a city like Providence, where local designation means distinct design guidelines, designation is the only method available to maintain buildings that are aesthetically timeless. Providence Rhode Island has taken the time to designate locally, and provide an agency that specifically looks after historic districts.

Providence's Revolving Fund, provides a constant source of loans for middle- to low-income residents looking to rehabilitate historic houses. Along with the funds are provided technical assistance, specific to historic buildings, fine workmanship, and experience.

The experience of the Dudley Street Neighborhood Initiative in Boston shows us that in order to not only care, but also to also be active, sometimes requires an outrageous action on the part of another. The City dumping illegally in their poor, minority neighborhood was more than the residents could stomach, and this one battle to take responsibility for their environment led to others.

Conservation districts, in Philadelphia, as well as in Providence are designed not just to upkeep the buildings, but to involve the neighbors, and have them take responsibility for their surroundings. The trend is clear. The thing that is most important

is to identify the neighborhood as special, a place of worth. Whether the residents are able to do this on their own or an outsider must come and point it out by designating it locally historic. Funds from the government and private individuals make the subsidization of living expenses and rehabilitation possible. The people of Strawberry Mansion South are the stewards of the buildings and the land where they live.

APPENDIX A

ILLUSTRATIONS



Panorama of 33rd St.
1800 Block
Strawberry Mansion
Appendix: A
PAGE 126



Panorama of 33rd St.
1800 Block
Strawberry Mansion
Appendix: A
PAGE 126



**Panorama of Natrona St.
1600 Block
Strawberry Mansion
Appendix: A
PAGE 127**



Panorama of NatronaSt.
1600 Block
Strawberry Mansion
Appendix: A
PAGE 127



**Panorama of Montgomery St.
Strawberry Mansion
Appendix: A
PAGE 128**



Panorama of Montgomery St.
Strawberry Mansion
Appendix: A
PAGE 128

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INDEX

A

abandonment 2, 77, 101
 affordability
 2, 3, 6, 14, 79, 92, 101, 111, 114, 116,
 117, 129, 134
 American Dream 2, 110

B

buildings
 3, 4, 8, 9, 10, 11, 14, 17, 19, 28, 30,
 33, 35, 39, 42, 44, 45, 47, 61, 63, 81,
 84, 85, 89, 93, 94, 95, 96, 99, 100,
 101, 104, 106, 113, 116, 121, 123,
 127, 130, 137, 138

C

CDBG
 i, 51, 52, 53, 61, 62, 79, 84, 85, 112,
 113, 115, 124, 135
 CDCs 52, 53, 54, 61, 112, 117
 Cecil B. Moore 86, 89, 105, 119
 City
 ii, 3, 7, 17, 18, 23, 24, 61, 63, 74, 83,
 84, 88, 89, 91, 92, 93, 94, 96, 97, 99,
 100, 105, 106, 109, 110, 112, 113,
 119, 120, 123, 124, 125, 127, 130,
 132, 137
 closing costs. 114
 community based 37, 85
 culturally 4, 7, 23, 88, 89

D

demolish 10, 11, 84
 depreciating 77
 designates 10, 117
 Designation 88
 Districts
 ii, 9, 10, 94, 95, 96, 97, 106, 117, 127,
 130, 131
 downpayment 3, 58, 128

E

economy 2, 23, 54, 110
 Empowerment Zone 89, 105, 120, 134

F

Fairmount Park
 23, 24, 28, 33, 74, 78, 81, 134
 financial
 6, 16, 26, 39, 49, 53, 57, 58, 62, 74,
 96, 98, 112

G

gentrification
 16, 17, 49, 74, 97, 103, 119, 135

H

HISTORIC 3, 44
 historic districts
 ii, 4, 5, 8, 9, 10, 11, 12, 13, 14, 15, 17,
 18, 20, 21, 34, 37, 38, 43, 49, 52, 54,
 57, 82, 85, 88, 93, 94, 95, 96, 97, 106,
 109, 110, 113, 114, 117, 123, 124,
 125, 127, 129, 131, 132, 134, 137
 HOME
 52, 59, 61, 62, 85, 124, 125, 135
 homebuyer 58, 60, 114
 households
 2, 3, 4, 16, 17, 27, 41, 43, 57, 59, 78,
 99, 103, 109, 110, 112, 114, 116, 117,
 119, 126, 128
 housing
 i, ii, 3, 4, 5, 6, 7, 8, 10, 11, 12, 14, 15,
 16, 18, 19, 20, 21, 24, 26, 27, 33, 37,
 40, 41, 42, 43, 47, 48, 49, 50, 51, 52,
 53, 54, 57, 60, 61, 63, 77, 79, 81, 82,
 83, 84, 85, 88, 92, 93, 94, 95, 96, 97,
 100, 101, 103, 104, 105, 106, 109,
 110, 111, 112, 113, 115, 116, 117,
 118, 119, 120, 123, 124, 125, 126,
 128, 129, 130, 131, 132, 134, 135

housing benefits..... 3
 housing costs 2, 92
 HRTC 10, 39, 44, 45, 46, 47
 HUD19, 42, 51, 52, 59, 63, 115, 116,
 126
 hygroscopic..... 14

I

inner-city..... 6, 14, 15, 86

L

LIHTC 39, 40, 41, 43, 44, 47, 48, 62
 Low Income Housing Tax Credit 39

M

middle-income..... 2, 97, 99, 119

N

neighborhoods
 2, 5, 8, 15, 16, 17, 23, 26, 34, 38, 49,
 50, 52, 54, 61, 62, 63, 82, 88, 91, 92,
 93, 94, 95, 97, 100, 106, 109, 110,
 112, 117, 118, 119, 121, 123, 128, 134
 North Philadelphia.....
 ii, 3, 7, 8, 23, 33, 75, 77, 82, 83, 89,
 135

P

paint 14, 30, 128, 129, 137
 PHCD 99
 PHFA..... 57, 58, 59, 60, 62, 81
 poverty 4, 7, 51, 101, 109, 112, 118
 Preservation.....
 ii, 3, 6, 7, 10, 17, 33, 34, 37, 38, 39,
 43, 49, 95, 98, 99, 106, 123, 124, 125,
 126, 127, 129, 130, 131
 Preservationists..... 7
 public funds 79

public transportation..... 93, 119

R

rehabilitation..... 138
 Renters..... 2, 110
 Rhode Island.....
 8, 13, 21, 102, 122, 123, 124, 125,
 126, 127, 137
 Roxbury
 ii, 83, 103, 110, 115, 117, 118, 119,
 120

S

Secretary Of The Interior Standards 12
 significance..... 33, 45, 83, 84
 Strawberry Mansion
 i, 6, 8, 10, 11, 16, 21, 22, 23, 24, 25,
 26, 27, 28, 30, 33, 34, 37, 39, 40, 43,
 44, 47, 51, 57, 59, 60, 63, 74, 75, 77,
 78, 79, 81, 82, 84, 85, 88, 89, 97, 100,
 103, 105, 114, 115, 117, 119, 120,
 133, 134, 135, 137, 138, 139
 subsidies 3, 4, 13, 14, 42, 52, 57, 62, 85,
 105, 137
 subsidized 2, 125

T

Tax incentives 39

U

urban.....
 5, 6, 8, 11, 16, 17, 18, 23, 25, 38, 40,
 43, 50, 52, 61, 63, 77, 79, 83, 88, 102,
 111, 123, 135

V

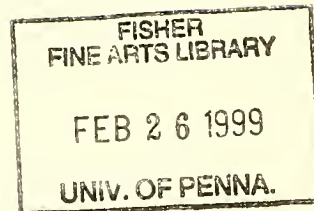
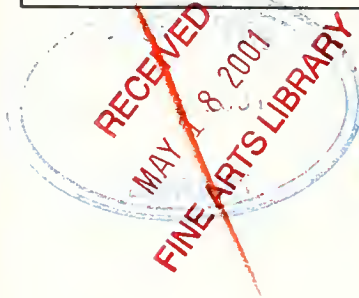
Vacant lots..... 31

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